KEY TO COURSE IN ISAAC PITMAN SHORTHAND

CANADIAN NEW ERA EDITION



THE COMMERCIAL TEXT BOOK COMPANY
TORONTO

M. B. Anderson:

Key to Course

in

Isaac Pitman Shorthand

NEW ERA EDITION



TORONTO : CANADA
THE COMMERCIAL TEXT-BOOK COMPANY

SIR ISAAC PITMAN & SONS, LTD.
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NOTE.

In the separate word exercises throughout this Key it will be obvious that in some cases a shorthand outline might be given more than one rendering in the ordinary spelling. It has been considered simpler, however, to give one spelling only for each shorthand word.

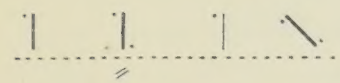
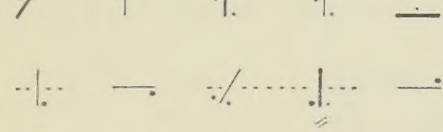
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KEY TO EXERCISES

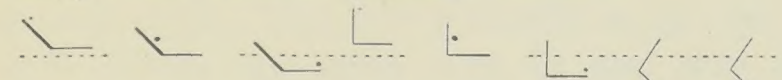
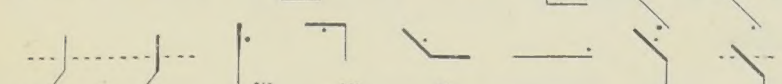
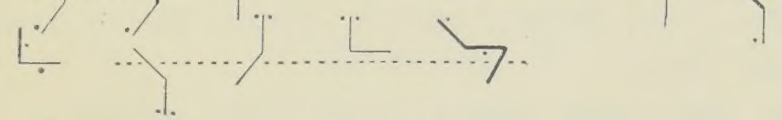
Exercise 1

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Exercise 2

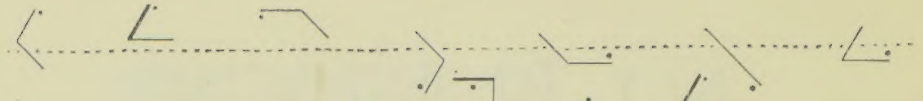
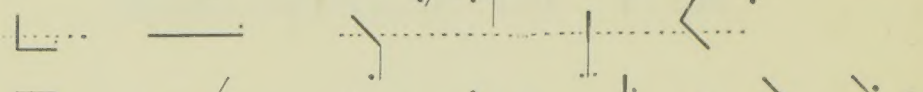
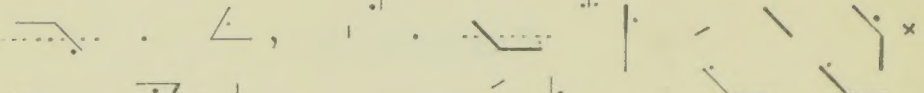
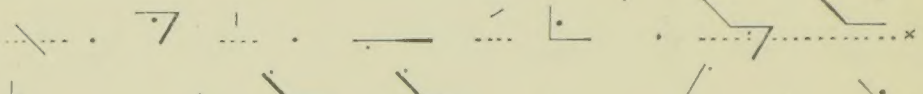
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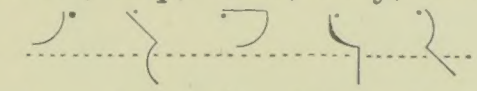
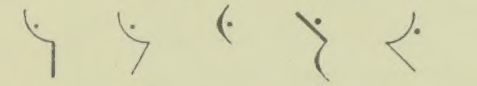
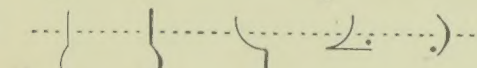
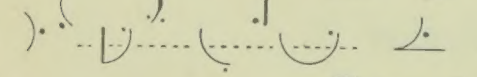
1. Pack, peck, pick, deep, dip, check, cheek, jig.
2. Debt, keg, patch, batch, page, cage, gape, deck.
3. Baby, beat, kicked, package, decade.
4. 
5. 
6. 

Exercise 4

1. Bat, batch, back, tap, catch, bet, peg, adage.
2. Bait, tape, eddy, jet, gate, gauge.
3. Attach *a* big tag *to the* bag *of* tea.
4. Pack *the* baggage *and* take *it to the* deck.
5. *The* date *ought to be put on the* back *of the* pad, *too.*

6. 
7. 
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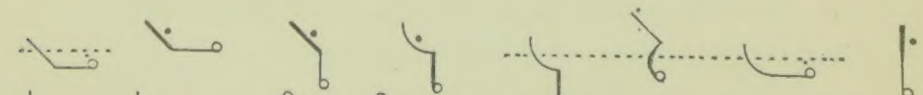
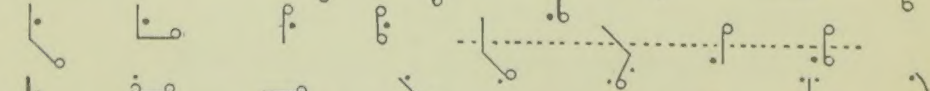
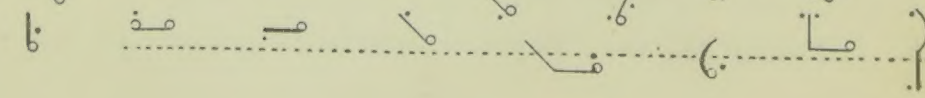
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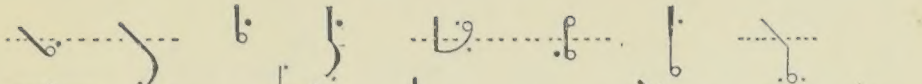
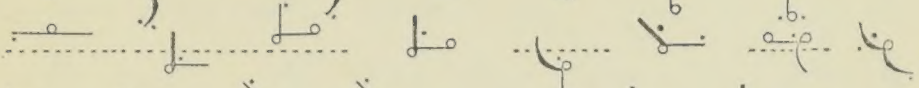
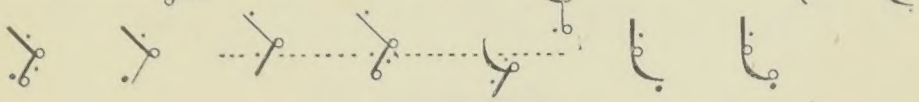
1. Fag, ask, gash, dash, shack.
2. Death, shed, ace, fade, shave, vague.
3. Pith, ship, thick, busy, sheath, sheathe.
4. 
5. 
6. 
7. 

Exercise 6

1. Safe, safes, saves, face, sieve, sieves, fees, seethe, says, cease.
2. Sip, sips, space, base, sad, said, seeds, days, chess, sage.
3. Sack, sick, case, six, gaze, guess, sags, shades, sheaves, sheaths.
4. Shakes, asks, dashes, shaves, shapes, checks, bathes, sashes, dizzy.
5. Bask, task, desk, exceed, casks, discs, excess.
6. Deceit, beset, access, tacit, sixty, facet, visit.

Exercise 7

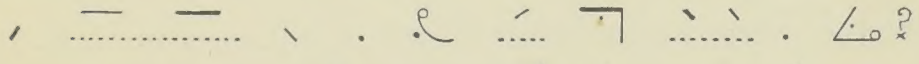
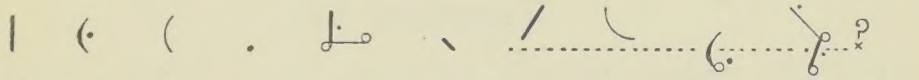
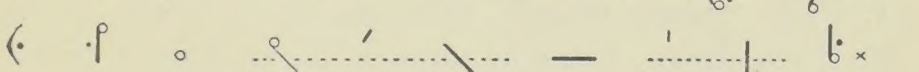
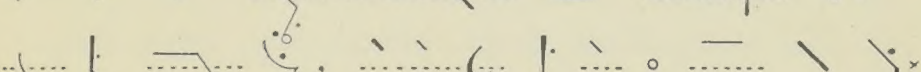
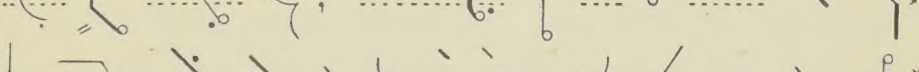
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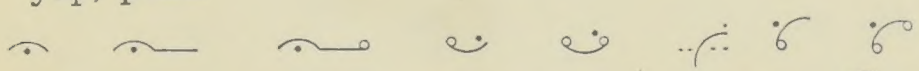
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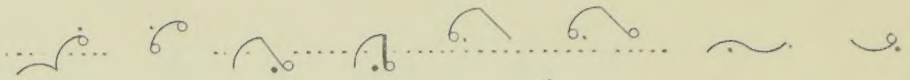
1. They *have to* fix these sixty casks *to*-day.
2. *It is an* easy task *to* pick *the different* discs.
3. Ask if they *have* paid *for the* dishes.
4. *All of* these shades *and* sashes *have different* shapes.
5. *Thanks should be given for the large* sacks *and* bags *of* feed *which have come.*

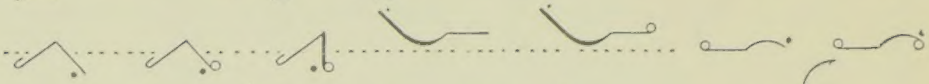
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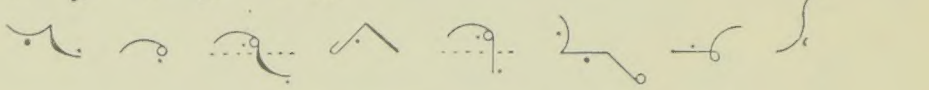
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Exercise 10

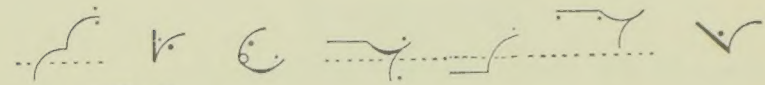
1. Ale, names, seal, silly, lass, zeal, aim, team.
2. King, way, away, witch, slip, axle, bang, shield.
3. Myth, missing, facing, mills, wing, nasty, needy, lake.
4. Wisp, massive, valid, enemies, cease, dismay, insane, yap, pink.
5. 
6. 

7. 

8. 

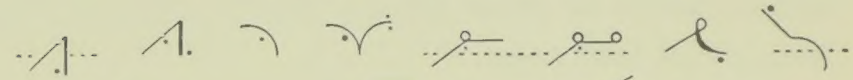
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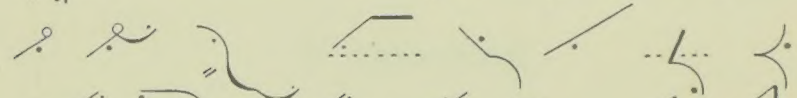
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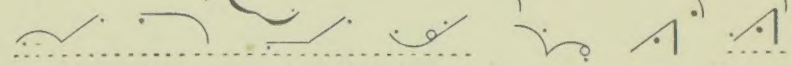
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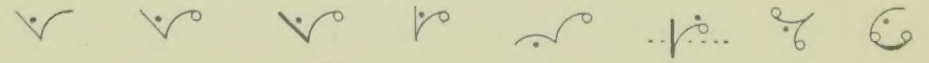
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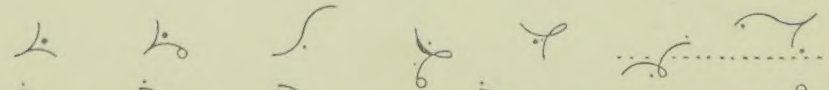
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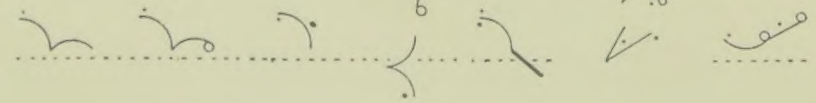
Exercise 13

1. Palm, palms, minute, minutes, farm, farms, lacing.
2. Knee, knees, listening, annals, name, names, nails.
3. Silk, silks, sleeps, facile, pencil, slay, slays, slake.
4. Arks, sir, sirs, airs, era, erase, fears, appear, appears.
5. Rate, raids, rages, rake, service, arena, remedy, remedies, rims, aware.
6. Ways, career, careers, lesser, dancer, cashier, revere, risen, arisen.
7. He, hack, hacks, hackney, heaps, heavy, hasty.

8. 

9. 

10. 

11. 

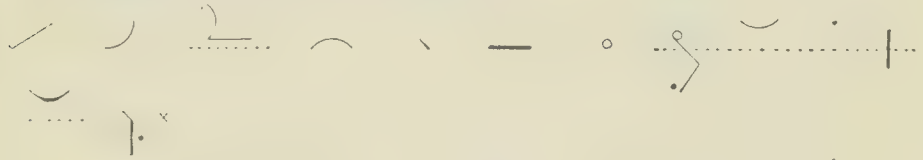
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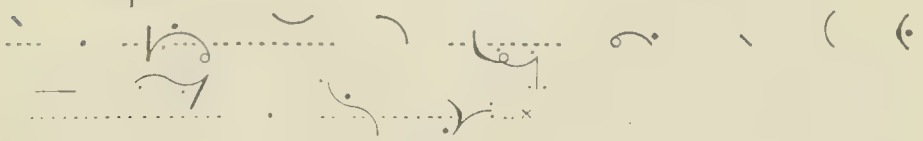
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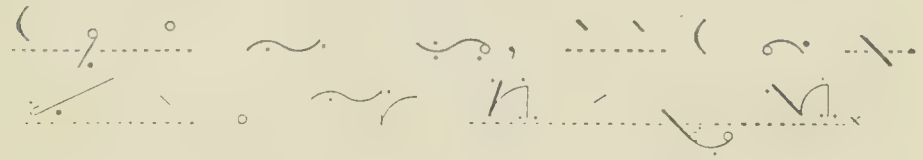
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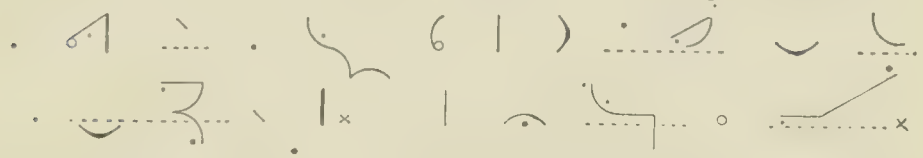
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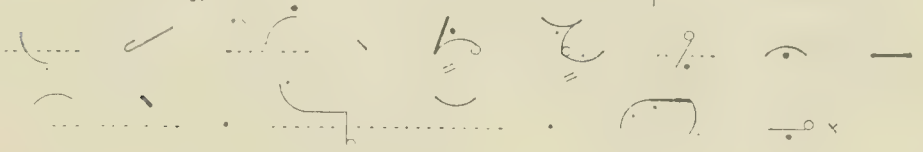
1. *We wish to* sell these basins *to him* at *the usual* retail rates.
2. *It was an* easy *thing to* ship these big packages *and* get receipts *for them.*
3. *Whose* vessels carried these bales *of* hay? *We shall have to* pay *the usual* indemnity *for the* missing bales.
4. They *think it is* silly *of him to* risk *his own* name *in any of* these schemes.
5. *The* business pays *him a large* salary each *year, but* he wishes *to* make *a* change.

6. 

7. 

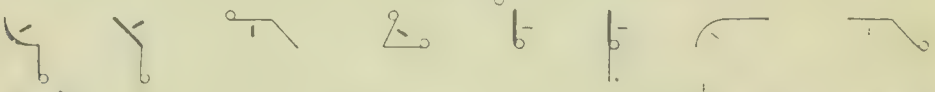
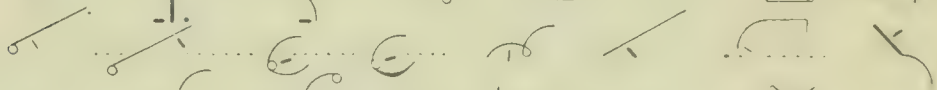
8. 

9. 

10. 

Exercise 15

1. Paw, sought, sauce, talk, shop, docks, hop, lock.
2. Robe, oar, both, hopes, hub, gum, dusky, shove.
3. Lose, roots, jute, loop, rook, shook, pulley, nook.
4. Roam, rogue, lung, policy, discuss, hug, honey, narrow.
5. Oatmeal, unlucky, enough, shadow, hockey, arrow, ashore, robbery, aware.

6. 
7. 
8. 
9. 
10. 

Exercise 16

1. Taste, tastes, taster, tasters, tasty, fast, faster.
2. State, stores, stories, stormy, star, stars, stun, nests.
3. Wrists, burst, roadster, foster, texts, invests, statistics, pasty, sixty.
4. Deposit, analyst, mixed, stencils, ceased, artist, artistic, vista, visit.

5. 
6. 
7. 
8. 

Exercise 17

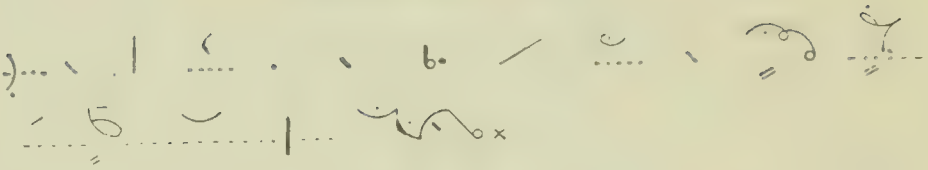
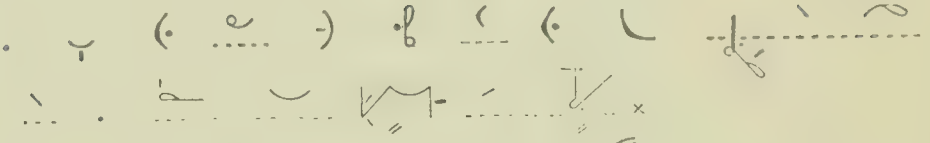
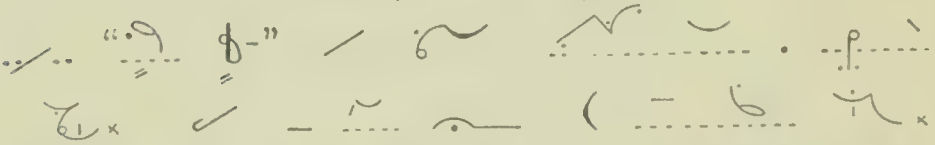
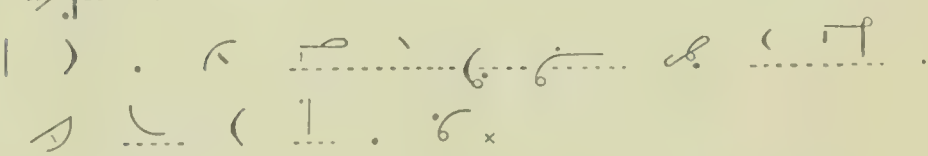
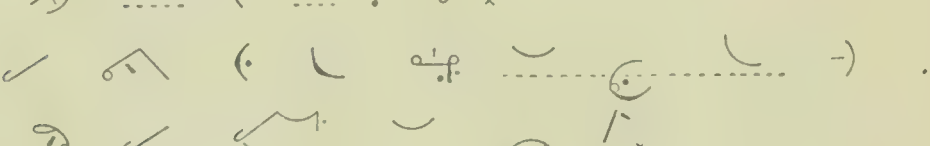
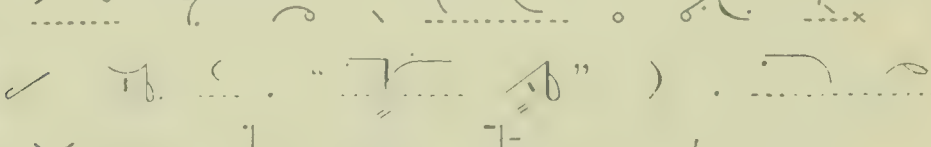
1. Bell, belt, billet, jay, jade, jaded, weigh, weight, weighted.

2. Rapt, sifts, stopped, reached, tickets, insert, noted, knelt.
3. Wait, waits, merit, merits, remit, remits, result, results, resulted.
4. Risked, start, starts, accept, accepts, urged, arched, stock.
5. Invade, invades, received, moved, removed, state, states, stated.
6. Good, goods, succeeded, rigid, visited, instead, receipted, limited.
7. Rapidly, deserted, copied, debit, debits, date, deeds, surveyed.
8. Debates, staged, posted, resent, resents, resented, listed, enlisted.

Exercise 18

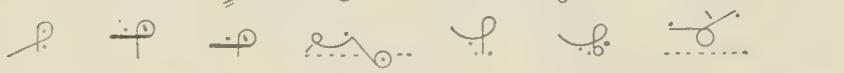
1. They must *have* received *our* notes relating *to the* bank deposits.
2. They urged *the* investors not *to* sell *the* stocks *for* some days.
3. *Our first and* fore*most* policy must *be to give* service.
4. They say *that* they *can give* no rebates *on the* rates charged *on* these bales.
5. Messrs. Stone *and* Webster, *the* famous chemists, endorsed *the* notes *which* Mason *himself* accepted.
6. *Should the large* car *come to*-day *much of the* stock may *be sent to the* city.
7. *We are* certain *that our* "Stainless Polish" removes *all* marks *without any* damage *to the* goods.
8. *The* officers arrested both *of them, but the* judge dismissed *the* case *the next* day.
9. *Without your* aid *we could* not *have influenced them to* accept these charts.

Exercise 19

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 

Exercise 20

1. Swear, swans, sallow, swallow, swallows, Swiss, sweetly, sweetness.
2. Switch, switched, stitch, sweetsmelling, swelling, swelled, swarming, sweat, sweated.
3. Gases, gazes, taxes, chases, deposes, exposes, supposes, sixes, fixes.

4. Sauces, fences, novices, palaces, bases, basis, lances, romances, analysis.
5. Desist, desisted, necessary, excessive, accessible, mysticism.
6. Resists, resistless, ceased, swayed, sway, successive, essences.
7. 
8. 
9. 
10. 
11. 
12. 

Exercise 21

1. Hum, hums, ham, hammock, hem, hemlock, hamlet, homestead, homing.
2. Hail, hallow, heals, healing, hulls, hole, healer.
3. Hair, hairless, hears, heart, hearts, hearse, hermit, horses, hurls, horror.
4. Harm, harmless, home, homely, health, healthy, wholesale, wholesome.
5. Haul, halt, halted, help, helped, hill, hilt, hilts.
6. Manhood, leasehold, upholsterer, unhealthy, unhappy, unharnessed.
7. Unhooked, adheres, cohere, Mohawk, hisses, hesitates, heritage, mohair.

Exercise 22

1. *As is usual in* such cases, *the* losses *on* these stocks *are* heavy, *and* Harley insists *that all the* resources *of the* firm *are* swept away.

2. *Because of the* many injuries *to* her hull, *the* steamer "Mississippi" *had to be* docked *for* repairs. She does not sail until *the* tenth *of next* month.

3. *Our* services *are* at *your* disposal if they *can be of any* help *in the* taking *of the* census *in this* city.

4. *We* hear *that* they *themselves have* chosen *your* successor *in this* business, *because* they felt *it was* necessary *to have an* investor *to* insure success.

5. *On several* successive days *we sent* her notices *to the* effect *that the* disposal *of our* leasehold *was an* absolute necessity, *but we* received no answers.

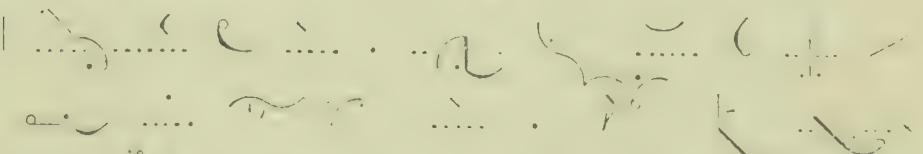
6. *We ourselves are* ready *to* admit *that* Smith *influences our* reports *to* Messrs. Swan *and* Hart, *but that* does not affect *the* veracity *of* these reports.

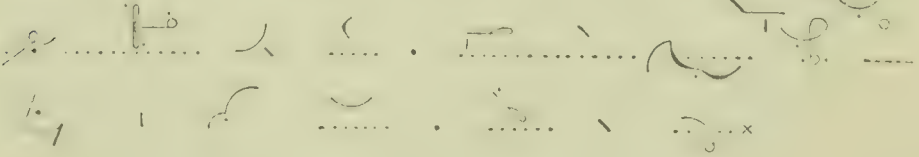
7. *The* officer, whom *we* resisted, *was* offended evidently at *something we* said. *That, in itself, is an* offence *for which we* must answer.

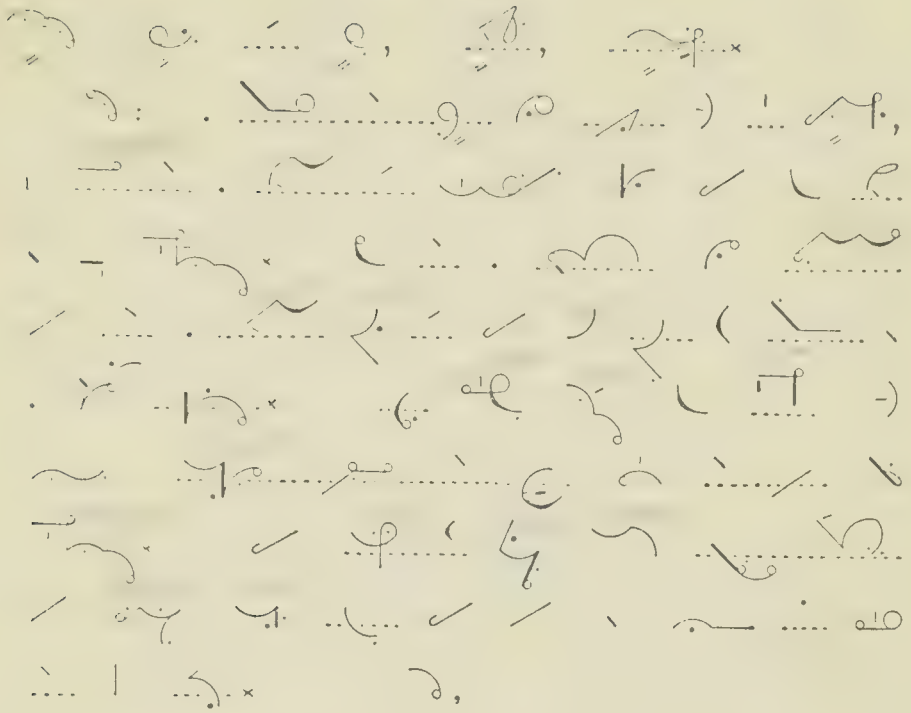
8. *It is thus* only *that we can* successfully oppose *those* excessive charges or else bear *the* whole loss *ourselves*.

Exercise 23

1. 

2. 

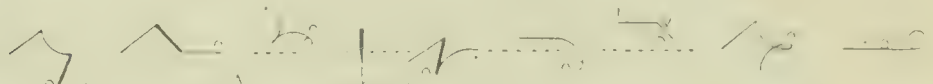
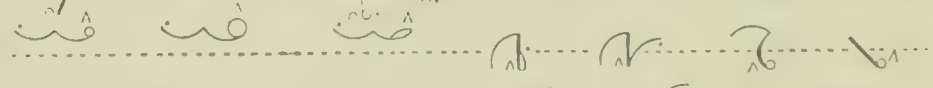
3. 

4. 

Exercise 24

1. Spy, spice, spiced, spices, types, typed, tires, tiresome, excites, excited, licenses.
2. Fire, fires, revised, revises, desires, desirous, exercise, exercises, emphasize, emphasizes.
3. Boils, spoils, toils, voice, voiceless, annoy, annoys, coinage, boilers, enjoys, rejoices.
4. Rout, county, rouses, arouses, stout, stoutly, allows, bounty, pouches, cowls, howls.
5. Beauty, puny, purity, purify, humility, humanity, ridicule, demure, pursuit.
6. Idle, idleness, idler, item, itemizes, ire, Irish, icy, eyes, oil, oiling.
7. Stew, argue, cue, rescue, new, renew, sinew, value, endow, deny.
8. Rescued, feud, refute, reviewed, endowed, about, argued.

Exercise 25

1. 
2. 
3. 
4. 
5. 
6. 

Exercise 26

1. Biology, diagnose, dialect, diary, riot, riotous, denial, diet, piety.
2. Annoyance, annoying, buoyant, power, shower, towers, annual, manual.
3. Week, weekly, wigs, womanhood, warm, warmly, wear, wary, woke, awoke.
4. Weakness, wicks, wicked, wag, wags, warmth, worry, worth, worthy.

Exercise 27

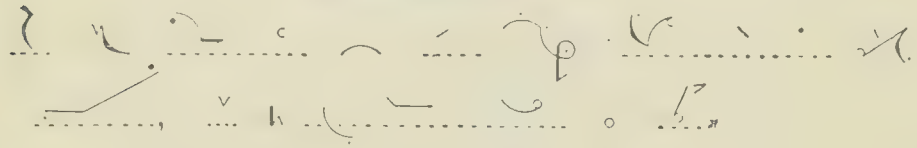
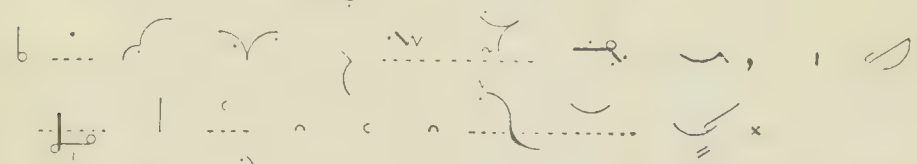
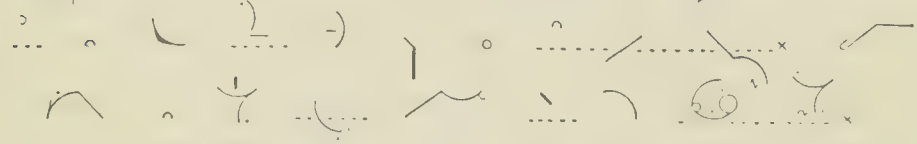
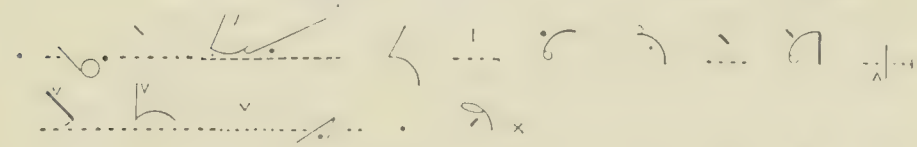
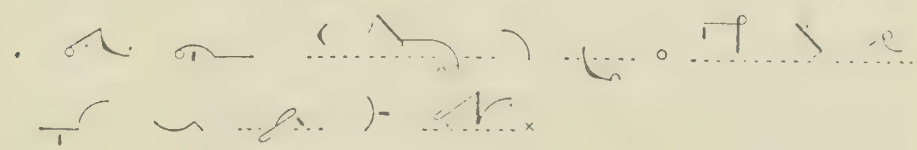
1. 
2. 
3. 
4. 

Exercise 28

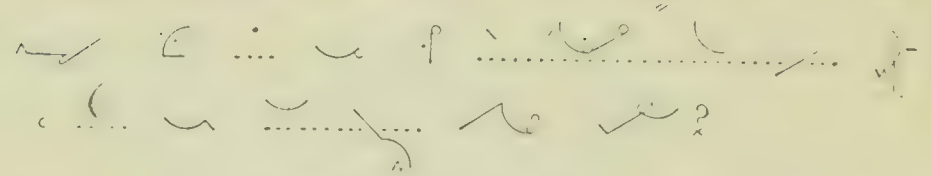
1. *To-the* best *of-our knowledge* Messrs. Powers & Dawson, *of* Albany, *are* now selling at reduced rates, highly valued, genuine chinaware *of* un*usual* beauty.

2. *We-think-you-are* certainly fortunate *to* secure-*the* services *of* so widely reputed *an* authority *to*-revise *your* book.
3. He-*has acknowledged that-this* state *of* affairs existed *for a* long-time, despite *the* fact *that-we*-were-not satisfied *with-it.*
4. *We* hope *you*-will enjoy *your* voyage *to* Europe, *and would* suggest *that-you* visit *our* offices *in* Paris *when you* reach *that* city.
5. *We*-were-not worried about-*the* denial *of-the* failure by-*the* head *of-the* firm. They *owe* us *nothing for-the* wireless sets *we* shipped *them* last July.
6. He-*has* verified *the* accuracy *of-our* reports *several*-times, *and*-I-*can* see no reason *why* he *should* refuse *to* vouch *for-them* now.
7. *Our* "Digest" *is* issued weekly. Many *of-the* items discussed *ought to* appeal *to-you.*

Exercise 29

1. 
2. 
3. 
4. 
5. 

6. 

7. 

Exercise 30

Sirs:

I-*have-had quite a* long chat *with* Messrs. Hurley *and* Wiggs about-*the* vests *and* coats *that-you sent to-them* some time last week. *Although* they decided *to* accept *them*, they did not seem *to be* entirely satisfied *with-the* way *in-which-the* sleeves *of*-some *of-the* coats were inserted. *Why-do-you* not write *to-them and* suggest *that-you*-will remedy *the* fault, instead *of*-making-*the usual* excuses? *It-would* certainly relieve *them of-the* annoyance *that-is* now felt, *and*-I-*have*-no-doubt *it-would* also result *in* added business *for-you*.

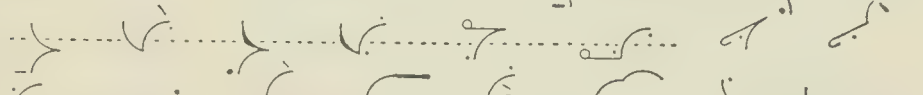
Yours,

Exercise 31

1. Assail, acid, ask, asks, aspire, aspiring, assassin, ice, icily, eyes, Isaac.
2. Sap, sapling, Sabbath, spar, sparrow, sat, satisfy, satire, sad, sadly, sadness.
3. Pass, past, pasture, pasturage, Bess, best, bestow, haste, hasty, hastily.
4. Day, days, daisy, leg, legs, legacy, lay, lays, lazy, laziness.
5. Tack, tacks, taxi, gauze, gauzy, top, tops, topsy, sliced, solicit.
6. Sue, suet, cease, ceasing, unceasing, ease, easily, uneasily, uneasiness, zeal.
7. Rob, orb, bar, barrow, ark, rack, fall, folly, royal, royally.

8. Lame, elm, lung, along, roll, Roley, successful, successfully.
9. Relay, relate, relates, related, elect, elects, elected, vault, vaults, vaulted.

Exercise 32

1. 
2. 
3. 
4. 
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6. 
7. 
8. 
9. 

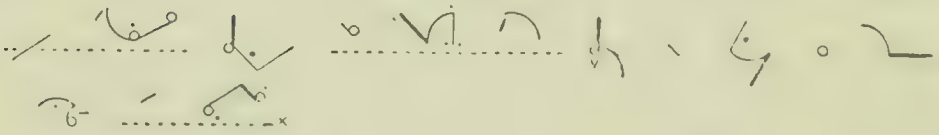
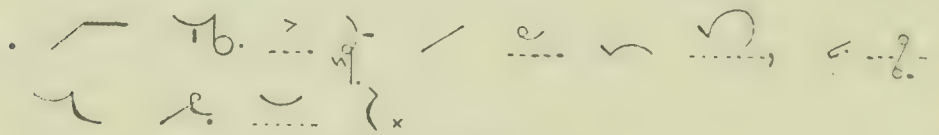
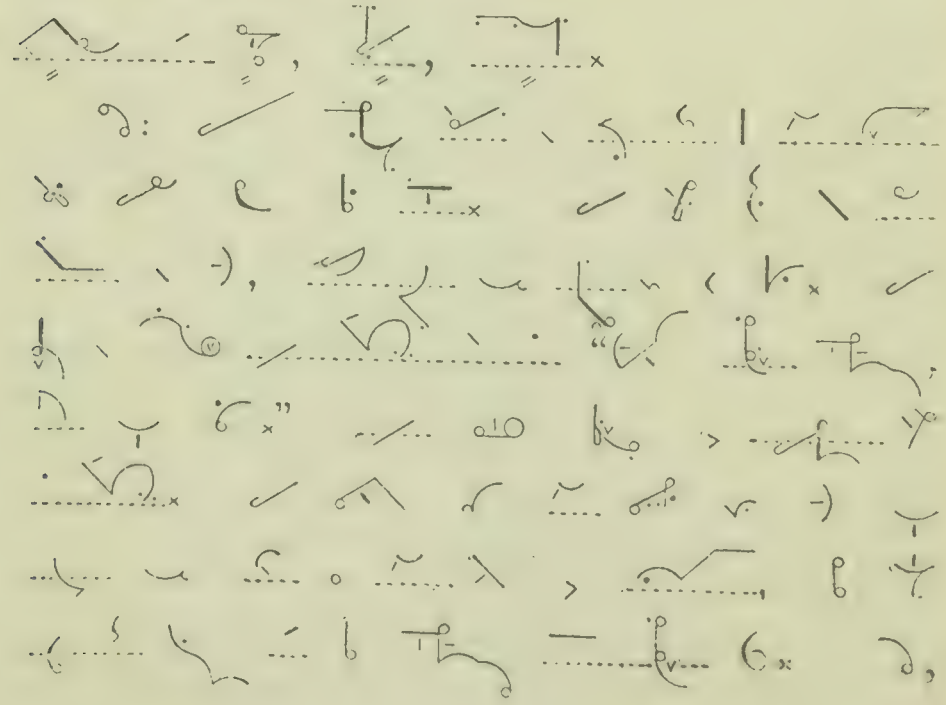
Exercise 33

1. *What-is-the* reason *for-the* un*expected* rise *in-the insurance* rates *on our establishment* here ?
2. They-*have* worked *together* incessantly *and-have* successfully *established themselves in-this* city.
3. At five or six *dollars* apiece *for-those* hats, *you*-may *expect your* entire stock *to* sell rapidly at-*the special* sale.
4. Messrs. Storey & Russell,
 King's Avenue, Windsor, Canada.
 Sirs :
 We wrote *yesterday to-the* buyer at Lacey *and* Riley's *that-the* ice chests *would, without* doubt, reach

them in-the regular way by *November* at-*the* latest. *This* necessitates *quite a* rush *on our* part, *but-we-are* happy *to* hurry *things* along so-*that any* annoyances or disputes may-*be* avoided. *You*-will note *that-the insurance* rates *are* higher *this year, but that-is* no fault *of-ours. We ourselves* admit *that-the* rate *is altogether too* high, *but-we* hope *it*-will-*be* reduced *next January* or *February.*

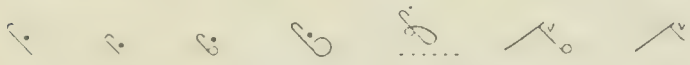
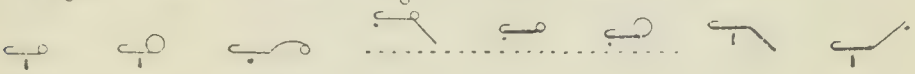
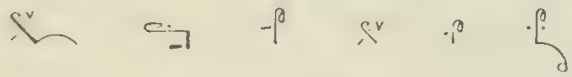
Sincerely *yours,*

Exercise 34

1. 
2. 
3. 
4. 

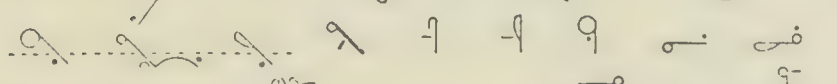
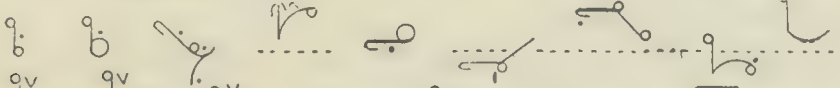
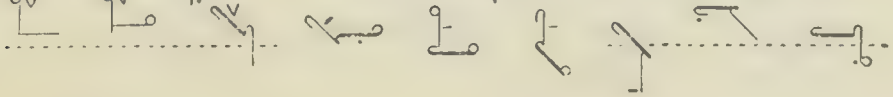
Exercise 35

1. Blow, block, apply, class, classes, blast, club, plucky.
2. Pupils, simple, replace, gamble, rumbles, tackle, single, miracle.
3. Implicit, entitles, employers, simplicity, splash, seclude, supple, supplies, seclusive.
4. Susceptible, reclaim, clock, classify, terrible, duplex, pleasant.

5. 
6. 
7. 
8. 
9. 

Exercise 36

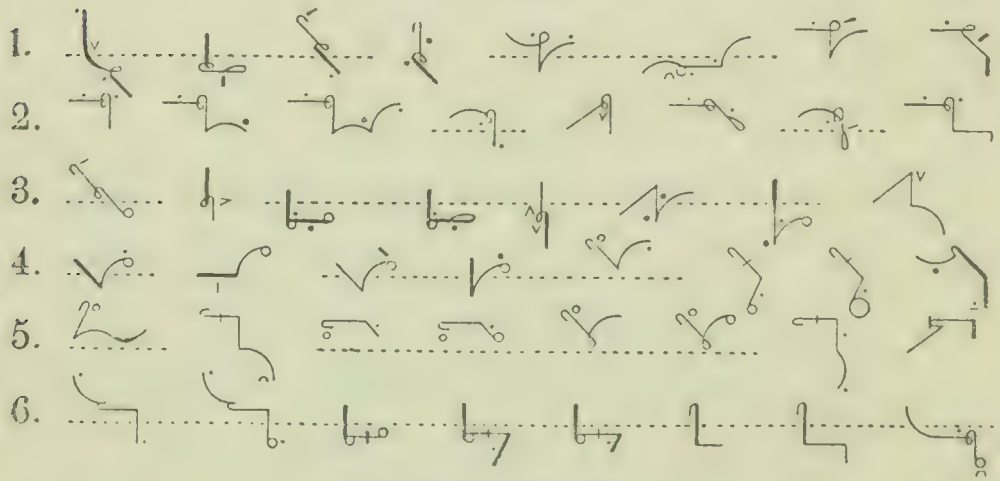
1. Tray, probe, press, oppress, oppressed, oppressor, drill, crack, crafty.
2. Slipper, jobber, rubber, wider, voucher, reproach, embracing, decreasing.
3. Spruce, strayed, stride, suppressed, supervize, seeker, cedar.
4. Swagger, stagger, sitter, crackle, older, proper, grocer, trader, triple, glider.

5. 
6. 
7. 
8. 
9. 

Exercise 37

1. Display, displace, displaces, displeased, disable, possible, feasible, physical, exclaims, discloses.
2. Noticeable, explosive, pastry, obstruct, express, expresses, abstract, grasper, distrust.
3. Prosper, industry, mastery, destroy, destroys, disgraces, disgraceful, described, discriminate.
4. Rebel, rebel, ripples, repulse, disciple, dispel, radical, ridicule, recoil.
5. Poles, apples, gales, eagles, seeker, secure, charm, charms, target, texture.
6. Colony, curtail, depart, church, challenge, culprit, record, tolerate, tolerates.

Exercise 38



Exercise 39

1. *The* leaders *of-the* strikers were *surprised during-the* progress *of-the* strike at-*the* strength displayed by-*the* strike breakers.
2. *Dr.* Strong, *the* celebrated cartoonist, illustrates *special* newspaper articles *that are* read by *an* increasing *number of-people.*
3. Despite *the* bitter struggle they *are* making, many *of-our principal* industries *are* unable *to* cope *with-*these excessive taxes.

4. I-*believe that a large number of-the members of-our* literary society were *a* little *surprised and* displeased at-*the* extremely radical views presented *during-the delivery of an* address *on "The Liberty of-the* Press."

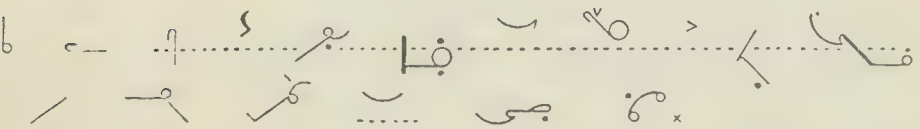
5. Messrs. Clyde & Grundy,
54 Spring Street, Lethbridge, Alberta.

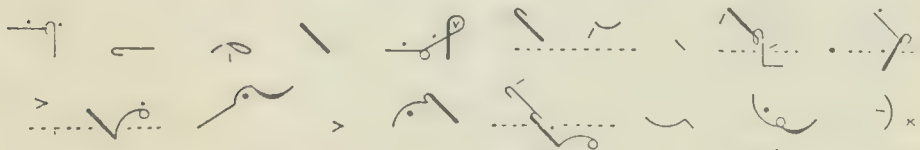
Dear-Sirs :

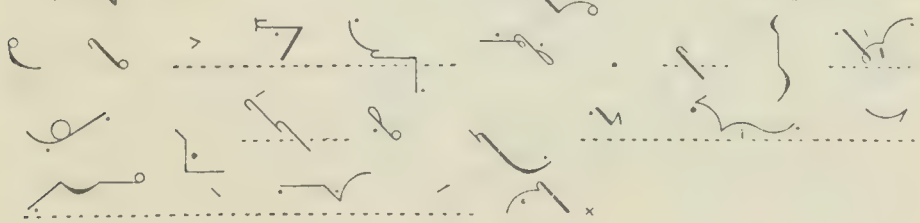
We-are-pleased *to-tell you that-we-are-the* makers *of-the* famous Parmley Brakes. By-*all who* use *them* these brakes *are acknowledged to be-the most* reliable *and-the* safest *of all* at-present *on-the* market. *During-the* month *of* July *we delivered them* by-*the* gross *to* dealers *in all-the principal* cities *of* Canada. *To-tell-the truth, our* local sales *are* increasing *with* such *surprising* rapidity *that-we-shall* soon *have to*-place *a* limit *on-the number* allotted *to* certain dealers. If-*you would care to* test *the* brakes please *call* at *our* show-rooms *and*-permit *a member of-our* sales staff *to-tell you all* about *them.*

Yours-truly,

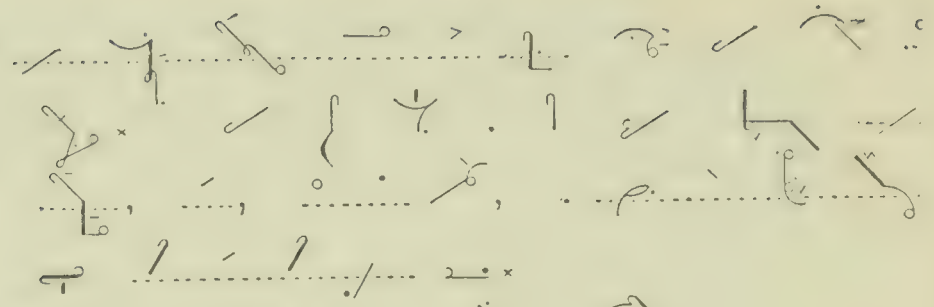
Exercise 40

1. 

2. 

3. 

4.



5.



Exercise 41

1. Offer, offered, suffer, sufferer, suffering, suffered, ever, sever, deceiver, other, otherwise.
2. Tougher, duffer, diver, driver, drover, favor, favorable, endeavor, endeavored, reviver.
3. Shrew, shrewd, shriek, shrill, shrub, shrubbery, shrink, measured, treasured.
4. Push, pusher, pressure, enclosure, rumours, strainer, prisoner, finger, personal.
5. Flayed, playful, stifle, stifling, stifled, joyful, grateful, gratefully.

6. Baffler, trifler, trifled, muffler, develop, developer, privilege, privileged.
7. Listen, listener, poisoner, designer, decipher, decipherable, deciphered, fastener,
8. Bunker, bunkered, drinker, drunkard, conquer, conquered, tinker, tinkered.
9. Veneer, engineer, ignorance, normal, philosophy, sharp, moral.
10. Safer, sphere, severe, sinner, sneer, reveal, revere, smiles, fails.

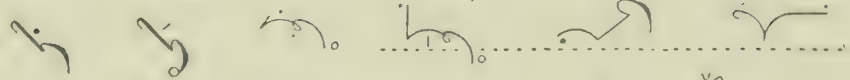
Exercise 42



Exercise 43

1. Buffer, briefer, offering, France, baffles, muffles, actively.
2. Leather, gather, gathered, throng, thrill, frame, flock.
3. Free, freeze, ether, throw, through, fry, thrust.
4. Ruffle, weevil, rifles, gruffly, cavalry, gavel, rivalry.

Exercise 44

1. 
2. 
3. 
4. 

Exercise 45

1. *Mr.* Frank North *is* preparing *a very remarkable* article *for-the* "Labor Journal." *It* deals *with-the* factory worker *as a* social problem.

2. They *expect a* reply *from-you to-their* offer *to be delivered* personally by *next* Thursday. *It-is*-necessary *for-you, therefore, to*-reflect *care*fully before *you* decide.

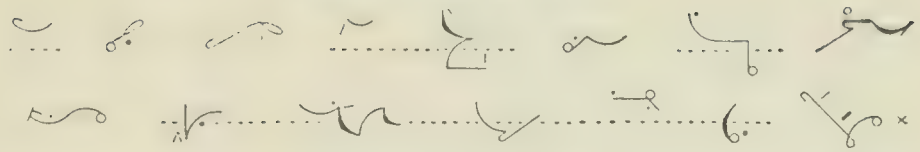
3. *A number of-those who*-were listening *to-the* lecture *remarked that-the* speaker's philosophy *of*-life displayed *a* shrewd *knowledge of-the* virtues *and* vices *of* humanity *as a* whole.

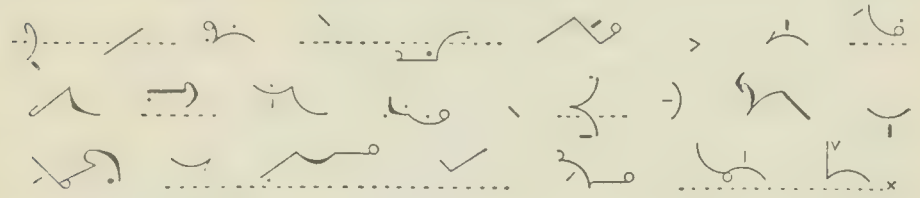
4. *Dear*-Sirs :

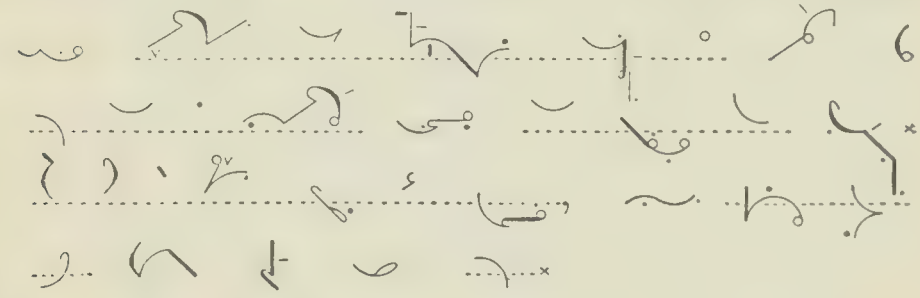
 It-is with much-pleasure that-we offer *you our* entire stock *of* reefers *and* jackets at *surpris*ingly low-prices. *There-is a* noticeable decrease *in-our* business *for-the*-month *of February—near*ly thirty per-cent—*and-that-is-the* reason *for-this unusual* offer. *Our* enormous stocks must *be* moved *to*-make room *for next* season's goods. *Our* designer *tells* us *the* new styles *are very* pleasing *to-the* eye, *and-that* they-*are sure to*-meet *with* favor. *We*-must insist *that-you* reply by Friday at-*the* latest.

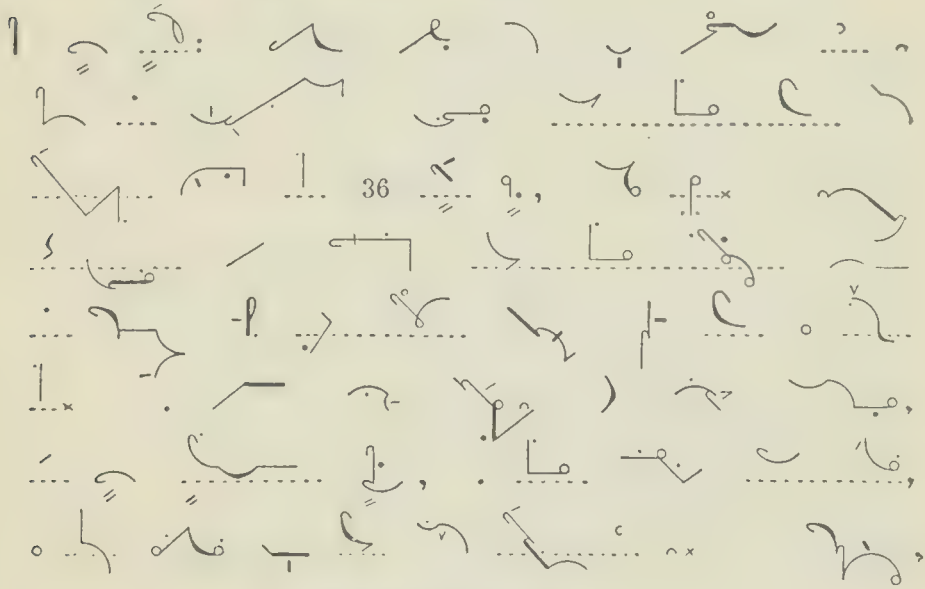
 Sincerely *yours*,

Exercise 46

1. 

2. 

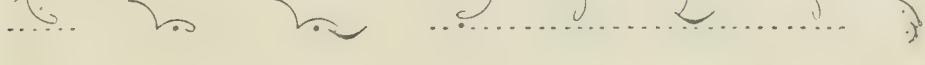
3. 

4. 

Exercise 47

1. 

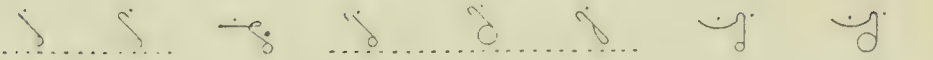
2. 

3. 

4. 

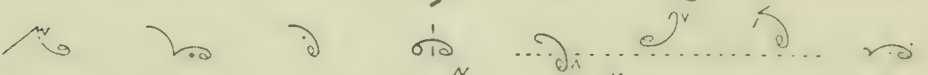
5. 

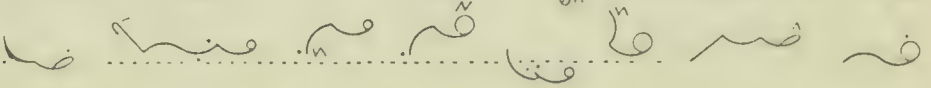
Exercise 48

1. 

2. 

3. 

4. 

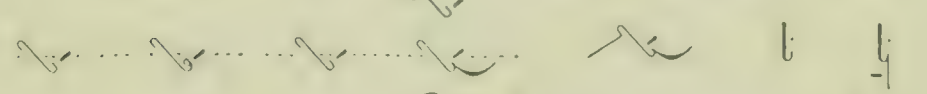
5. 

Exercise 49

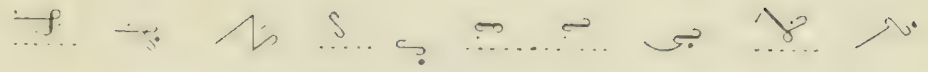
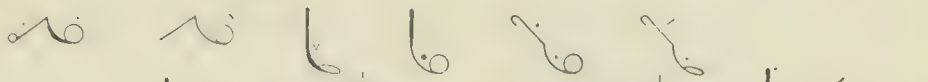
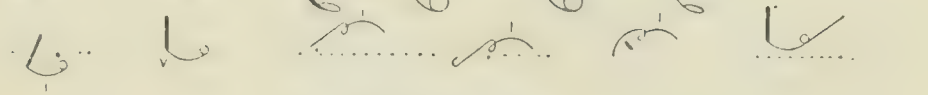
1. Puff, puffs, deprive, deprives, bluff, bluffs, brief, briefs.
2. Strive, strives, chief, achieves, crave, craves, grief, telegraphs.
3. Roof, roofs, weave, weaves, serves, preserves, observes, tariff, tariffs.
4. Refer, reference, prefers, preference, profit, profitable, divide, devoted.
5. Advance, defence, activity, Providence, depriving, drifted, provided, striving.
6. Proved, drafts, craved, weaved, pounds, minds, strained, darkened, warrant.
7. Penny, navy, avenue, defy, tennis, advices, canoes, canister.

Exercise 50

1. 

2. 

3. 

4. 
5. 
6. 
7. 

Exercise 51

1. Steps *should-be* taken at-once *to* profit by-*the* statement *of* accounts rendered by *our* auditor. *It-is his opinion that a much more* favorable *balance would-be* shown if-*we*-were *more* stringent *in-our* demands.
2. *It-has-been* found necessary *to*-reduce expenses *in-our establishment* here. *For-that* reason *we-shall-have to* dispense *with your* services *within a* week or-*two*.
3. *We-are*-pleased *to*-learn *that Mr.* David Jones *has* announced *his* acceptance *of-our* proposal *to*-take full charge *of-our southern* territory.
4. Messrs. Preston & Jones.

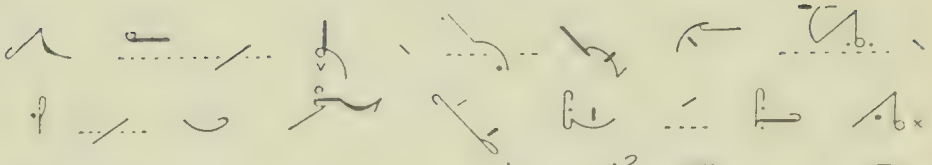
 Dear-Sirs :

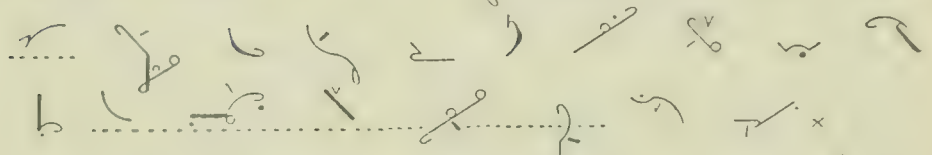
 We-have-been out-*of* touch *with your* firm *for* sometime through no fault *of-ours*. Permit us *to* suggest *that-it-would-be* advisable *and* certainly *more* profitable *for-you* if-*your* salesmen *would call more* often. *It-is generally* admitted by-*the different* agents *of* rival firms *that-it-is* extremely *difficult to*-keep up-*the* sales *of*-cotton print goods unless *something is* done *to*-keep *in* close touch *with-the* buyers. *It-is* known *that your* lines *are as* attractive *as-the* others, *and you ought to-have* no *difficulty in* proving *that* fact. *We*-know *you*-will regard-*the* hint *we-have* offered *as nothing but* evidence *of-our* kind feelings *for-you*.

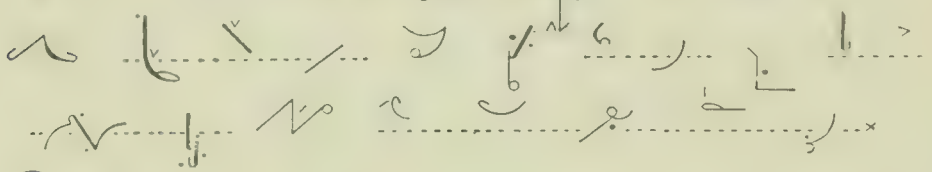
 Very-truly-*yours*,

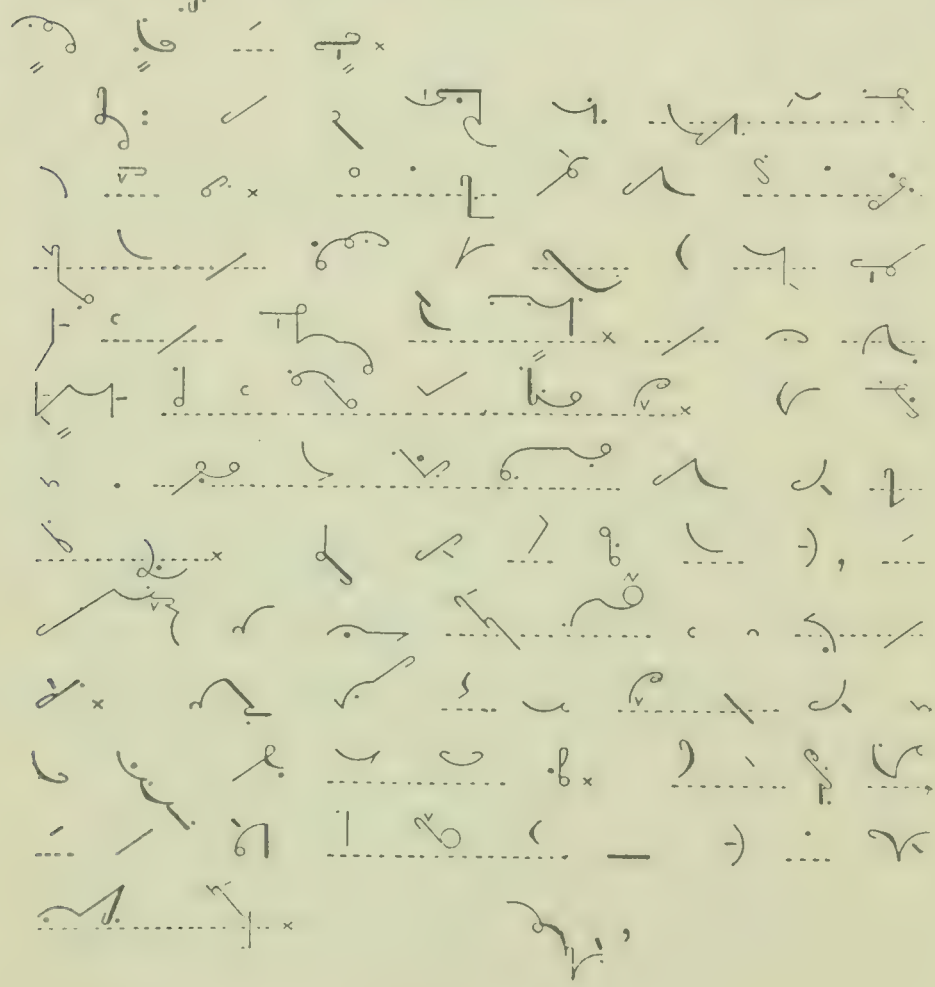
 Evans & Groves.

Exercise 52

1. 

2. 

3. 

4. 

Exercise 53



Exercise 54

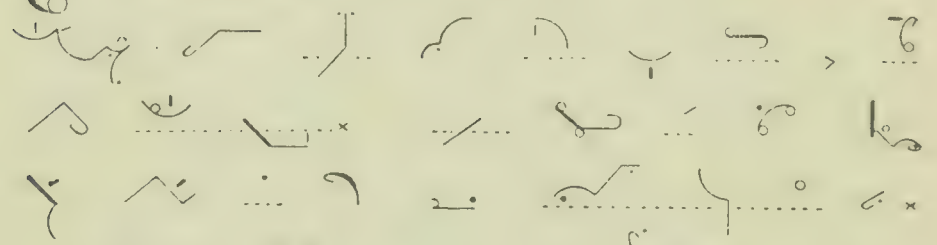
1. *We-have* received *significant information from-the representatives of-the* Life Extension Society *as to-the* value *of a* physical examination at-least once *a year.*
2. *The* authorities *have-been informed that a public* reception *is-to be given to-the* Commissioner *of* Education *when-he* returns *from-his* mission.
3. Upon-*the publication of-the* plans proposed *for-the* restoration *of-the* harbor police service, they-were *subject to* severe criticism by-*the* politicians *who*-were *in* power.
4. Messrs. Harper & Warrener,
 86 Warden Street, Edmonton, Alberta.
 Dear-Sirs :
 We-desire *to-call your special* attention at-*the* present-time *to-the* fact *that* at-*the* expiration *next year of-our* present lease, *we-have*-no intention *of*-renewing *it.* Permit us *to*-take *this* occasion also *to inform-you that all-the* preparations *for-the* erection *of-our* new offices *and* salesrooms *have-been* finished. *We* anticipate no trouble *in-the* execution *of-our* plans, *but, as a* precaution, *wish to*-make provision *in-the* event *of* un-*expected* delays. *With your* permission, *therefore,* if

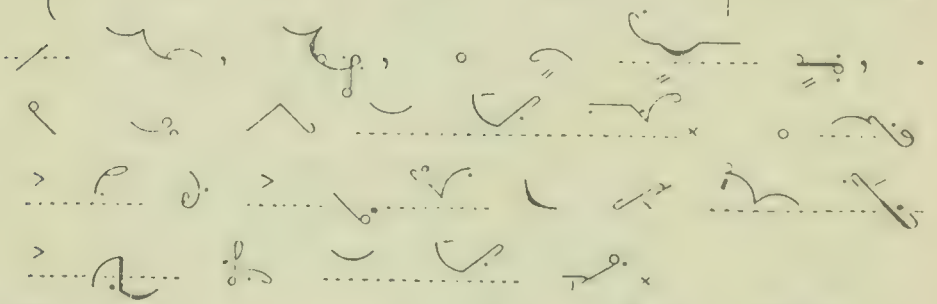
it-should-be necessary, *we-shall* remain here *for* not-*more* than three-months, at-*the* present rental rate. Please *signify your* approval *of-this* arrangement.

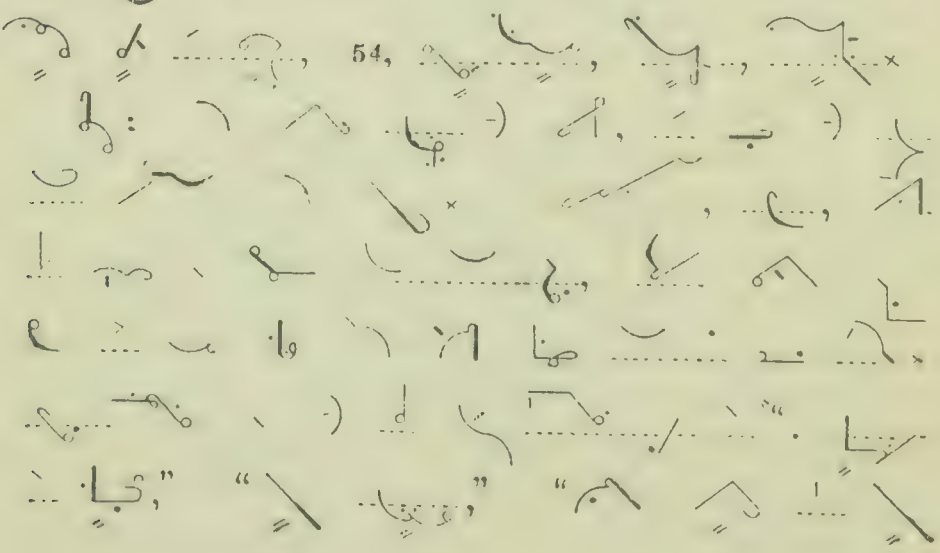
Very-truly-*yours*,

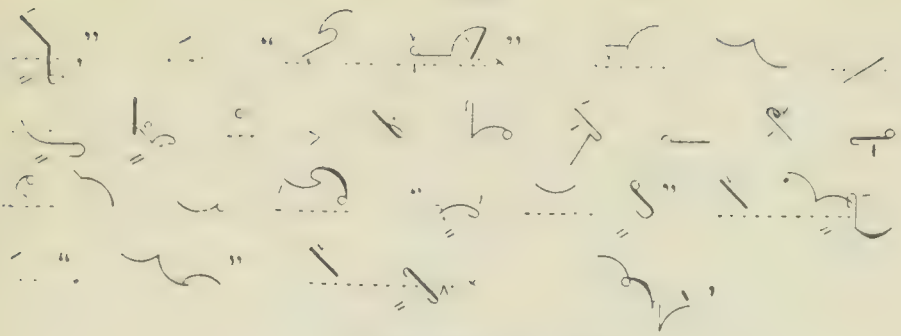
Exercise 55

1. 

2. 

3. 

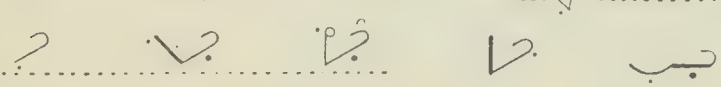
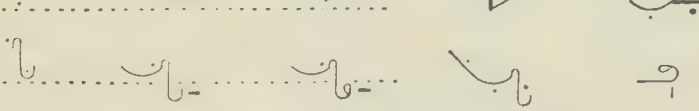
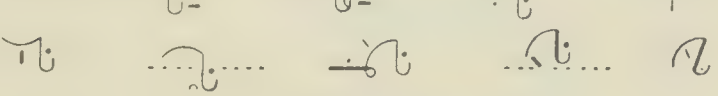
4. 



Exercise 56

1. Position, positions, proposition, propositions, supposition, disposition, exposition, deposition, depositions.
2. Decision, decisions, indecision, accusation, accusations, taxation, sensation, sensational.
3. Occasion, application, implication, duplication, embrocation, education, instigation, litigation.
4. Diction, dictionary, reduction, reflection, erection, attraction, subtraction.
5. Faction, affection, infection, affliction, infliction, inflictions, dislocation.
6. Petition, partition, repetition, adaptation, refutation, sanitation, rotation, flotation.

Exercise 57

1. 
2. 
3. 
4. 
5. 
6. 

Exercise 58

1. *Those-who-are responsible for-the* restrictions *of* immigration *into this*-country freely admit *that-it-has* proved *to be an* unsatisfactory solution *of-the* problem.

2. *The* present *organization of-the* tax department *has* worked out *to-the* entire *satisfaction of-the* state *and* national officials. Business men, *as a general* rule, *however, have* shown *a* disposition *to*-find *much* fault *with-it.*

3. *In justification of-the* action taken by-*the* hospital authorities, *it*-must *be remembered that-the* physician's dismissal *was* occasioned *because of-his* indecision *and* lack *of* discretion.

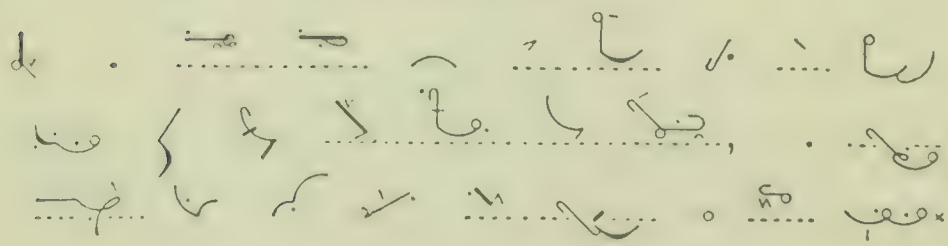
4. Messrs. Wood & Draper.

Dear-Sirs :

An innovation *in* business methods *of organization is* planned by-*the* merchants *of-this* city. *With-the* aid *of responsible* retail dealers *in* dry goods, they hope, *and-with justification, to*-get *satisfactory* results. They *expect to put their* plans *in*to operation at-once despite opposition *from* certain *irresponsible* dealers. *It-is* intended *to organize a* series *of* fairs, or expositions, at *which the* promotion *of* sales *is to*-receive close attention. *All responsible* firms *are* urged *to* secure *representation, and-we-shall-be*-pleased *to-have your* support. *As-it-is more* likely *to* produce *satisfaction, it-has-been* thought desirable *to*-present *a circumstantial* account *of-the*-proposals *in* preference *to a mere generalization, and a* copy *of-the* statement *is* enclosed *for-your information.*

Very-truly-*yours,*

Exercise 59

1. 

2.

3.

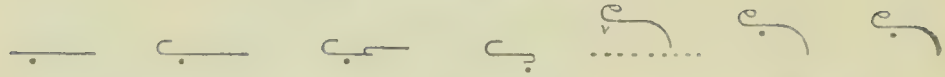
4.



Exercise 60

1. Kick, quick, quicker, keys, squeeze, squeezed, squeezing.
2. Guava, Guelph, languid, languor, lingual.
3. Ill, Willie, eel, wheel, wheeling, wheelbarrow, wool, wooly, woolen.
4. Where, whisk, nowhere, wheels, whispers, whack, wheat.
5. Scull, sculler, scullery, file, filer, pare, parer, restore, restorer.
6. Plum, plump, lamb, lamp, sham, shampoo, empire, empress.
7. Impulse, impartial, imperil, imply, embroidery, embroil.

Exercise 61

1. 
2. 
3. 
4. 
5. 
6. 
7. 

Exercise 62

1. *The circumstances* at-*the* inquest were such *that-it-was impossible for our* councillor *to*-impress *more* fully *the irresponsibility of-the* witnesses.
2. Welsh coal miners *sent a* delegation *to*-make certain *representations to-the owners*. *Their most important* demands were *for* fewer *hours*, higher wage scales, *and a* decided *improvement in their* housing quarters.
3. *His* scheme *is practicable and* will *unquestionably* make *a* strong appeal *to* every *financial and commercial organization in-the* country.
4. Messrs. Wheeler & Dombey.

 Dear-Sirs:

 We-were *especially* pleased *to*-receive *your* inquiry, *and it gives* us *much-pleasure to* enclose *for-your* examination *a* few samples *of-our* new *and* highly *improved* liquid shampoo soap. *Our* quotations *for-the* supply *of-this in* small square bottles will appeal *to-you*. *We-are represented* everywhere *in* Canada, *and therefore*, if-*you* prefer, *this* soap *can-be* obtained *from* one-*of-our* local *representatives*. They-*are always*

in a position *to* supply *you with any* quantity *you*-may-require. If-*we-have*-not *given you all-the information you* want, write *to* us again. *In* regard *to-your* suggested plan *for* distribution *we*-fear *that-it-is*-not *practicable,* judged solely *from-the financial* point *of* view, *and it-is impossible for* us *to* adopt *it. We-are* none-*the*-less obliged *to-you for* bringing *it to-our* attention.

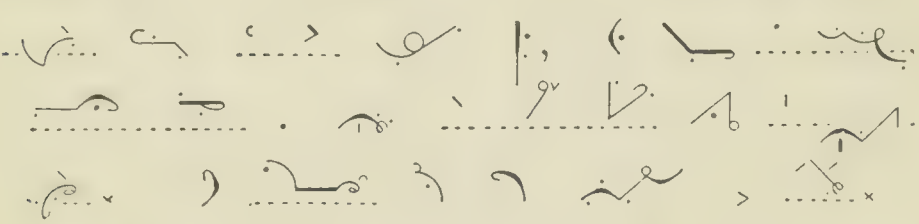
Yours-truly,

Exercise 63

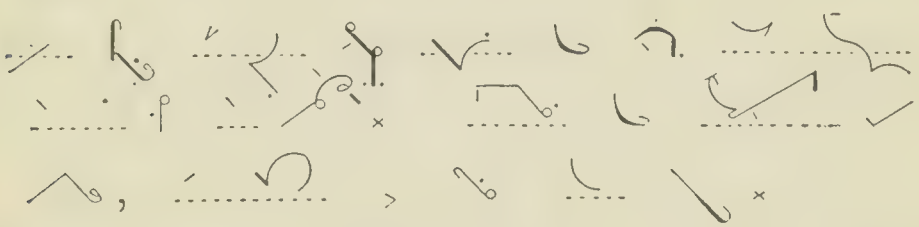
1.



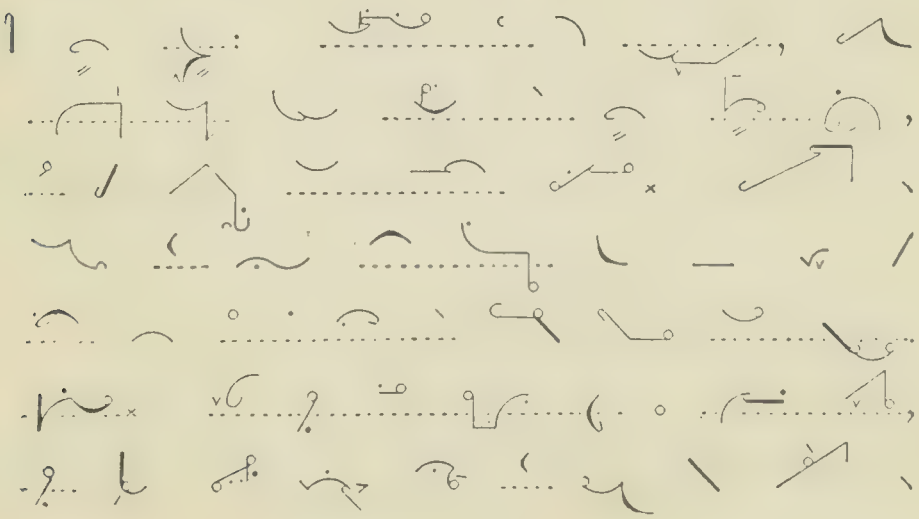
2.

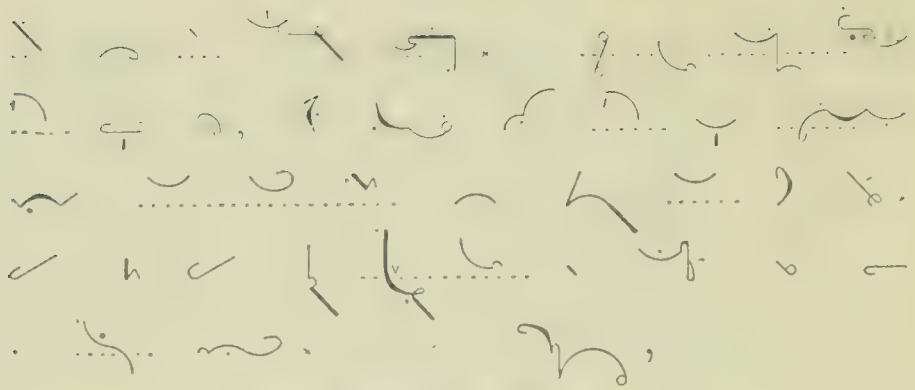


3.

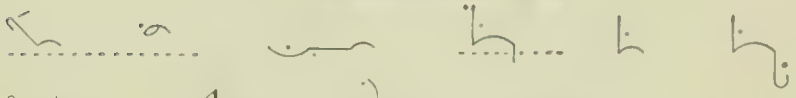
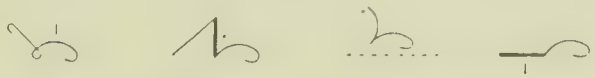
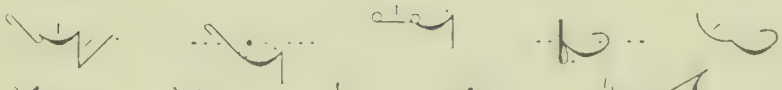
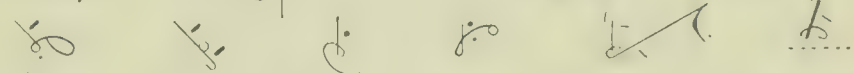
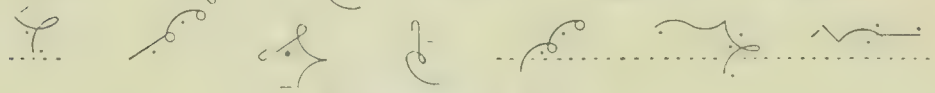


4.





Exercise 64

1. 
2. 
3. 
4. 
5. 
6. 

Exercise 65

1. *The members of-the executive* council presented *their* report. *It-was* promptly discussed *and*-then *unanimously* adopted.
2. *It-is* manifestly unfair *to-the* trustworthy *Mr.* Temple, *whose* record *has-been uniformly* excellent, *to* punish *him* so severely *for-this* slight indiscretion.
3. *We-are* anxious *to*-receive *your* sanction *for our* proposal *to establish an* agency at-*this* railroad junction, so-*that all* claims *for* adjustment *in-this* territory may-*be* settled *more* rapidly.
4. *Mr.* Thomas Lane, Quebec.

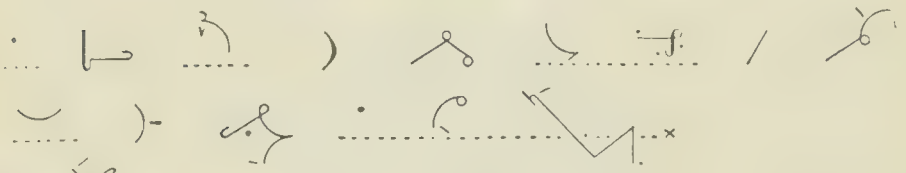
 Dear-Sir :

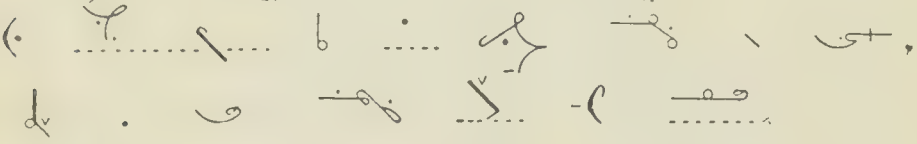
 The punctual attention *and care which-you have* displayed *in-our* case *is a* source *of* distinct *pleasure*

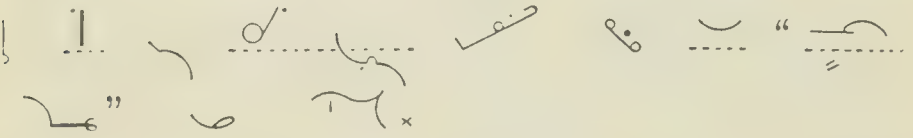
to us. *Your* prompt action *in* regard *to-the* testimony *of Mr.* Wheeler *should* produce *very*-good results. *We-are* justly proud *of-the improved* position *you have* gained *for* us, *and*-now feel highly optimistic *of-the* final decision. If-*you-can* postpone *an* inquiry until *next* October, please *do*-so. *It-is our opinion that any* delay, *especially* at-*the* present-time, will make-*the* other side *very* restless *and* impatient. If *any* new developments arise please notify us at-once.

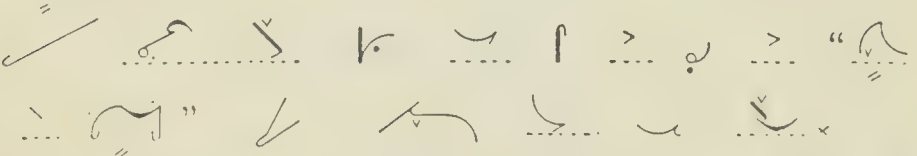
Very-truly-*yours*,

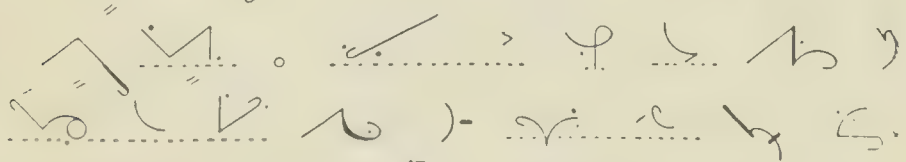
Exercise 66

1. 

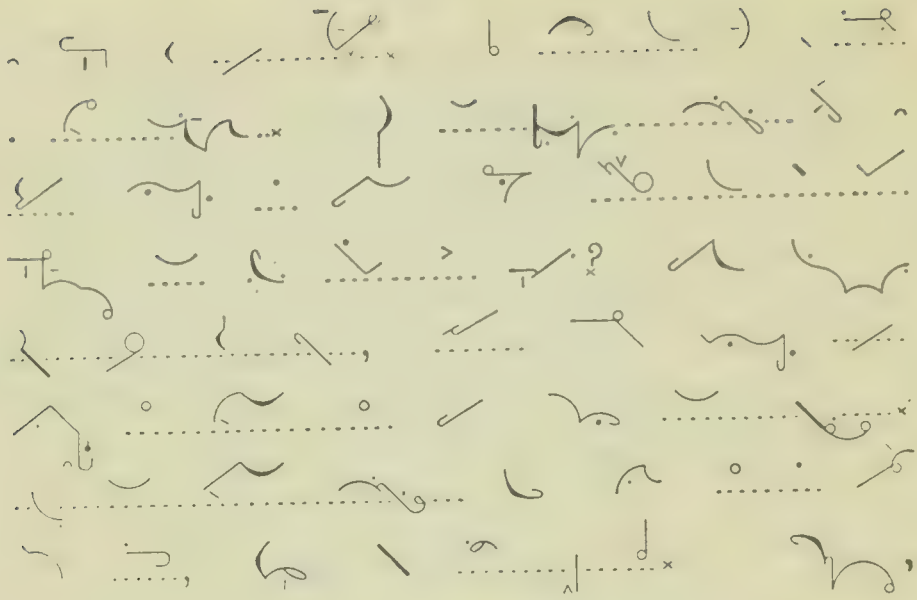
2. 

3. 

4. 

5. 

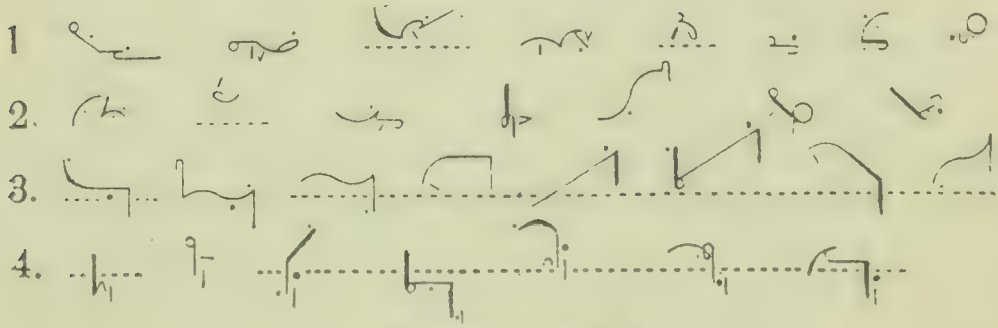
6. 



Exercise 67

1. Shafts, vertical, dedicate, environment, heartless, incessantly, sunlight, precedent.
2. Disastrous, mutilate, inaccurate, inadequate, amusement, gratitude, discredit, resident.
3. Popped, bobbed, propped, gagged, animate, evict, flogged, looked.
4. Traded, deeded, entreated, credited, dictated, attitude, straightened, detained.

Exercise 68



Exercise 69

1. *According-to-the* report issued by-*the* Secretary *of-the* Treasury, *our gold* imports *for-the* past week practically *equalled in* amount *our gold* exports *for-the* same time.

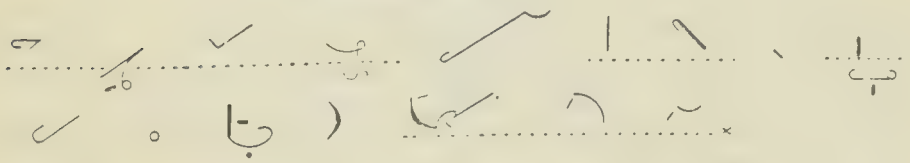
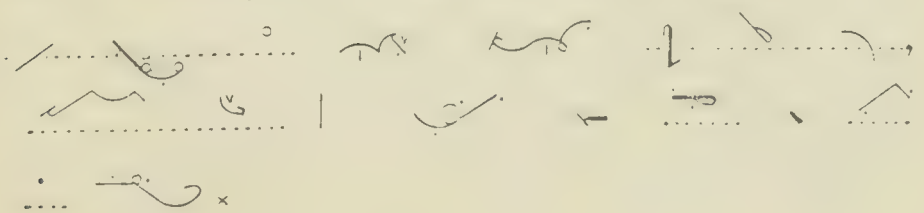
2. *We-are*-inclined *to-believe-that very*-little will-*be* left *of Mr.* Cleveland's estate *when all-the* legitimate debts *are* fully liquidated.
3. *Several* splendid *opportunities* were entirely *over*looked by *our representative. His* attitude, *in-this particular* instance, *has-been* decidedly un*satisfactory, and-we-are* determined *to*-make *a* change at-once.
4. Messrs. Brand & Collins, Buffalo, N.Y.

Gentlemen :

We-have-been commissioned *to* instal *a* hydrant system *and a* sprinkler system *in-the* new lofts *on* Strand Street, *in-your* city. *Accordingly we-have* investigated *all-the* reputable systems *on-the* market, *and-have* decided *to* accept estimates *from* three firms, one *of-which is yours. We*-enclose *the* proper blanks *and* full-*particulars as to-the* method *to be* pursued *in* making *your* estimate. Please *do* not trouble us *with a representative* now. *It*-will help *you* somewhat *to* know *that-we-believe all*-three systems *to be of equal* merit, *and-that our* final selection will-*be* determined entirely by-*the* cost *of* installation. *We*-will gladly supply *you with* photographs *and* blue prints if-they-will-*be of any* assistance *to-you.*

Very-truly-*yours,*

Exercise 70

1. 
2. 

3.



4.



Exercise 71

1. Palmed, primed, climbed, roamed, hummed, humidity framed, middle, stemmed.
2. Annoyed, send, listened, fastened, moistened, designed unsigned, needs, swooned.
3. Squealed, failed, doled, scold, rolled, fold, veiled, nailed, mailed.
4. Paired, spared, dared, fared, shared, snared, snored, scared.
5. Paled, pallid, bowled, bellowed, doled, delayed, gulled, gullied.

6. Peered, parried, tarred, tarried, cored, corrode, scored, scurried.
7. Lard, gored, glared, subordinate, deferred, hindered, rendered, answered.
8. Lumbered, slumbered, rampart, conquered, cankered, tankard, drunkard, impending, impound.
9. Wrote, rate, rude, deride, melody, meadow, wronged, impute.

Exercise 72



Exercise 73

1. *The* news *was* slightly delayed, *but it-has-been* learned *that-the* plans *for-the building of a* new canal will-*have to be* modified before-*the trade* commission will *give its* approval.
2. *There-is immediate* need *for* economy *in-the different* state departments *and-the* proposed budget *of ex-penditure for-the* ensuing *year was* returned *for* revision.

3. *The* fraudulent passport scandal *has* stirred *the* immigration officials *in*to taking prompt action. *A* board *of* inquiry *has-been organized and a* systematic method *of*-procedure prepared.

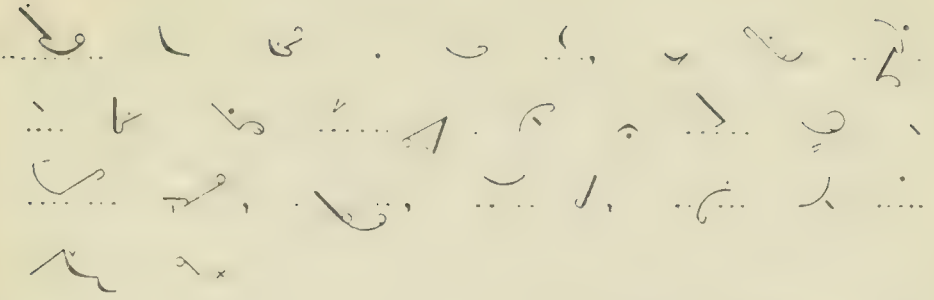
4. *Dear Mr.* Scott.

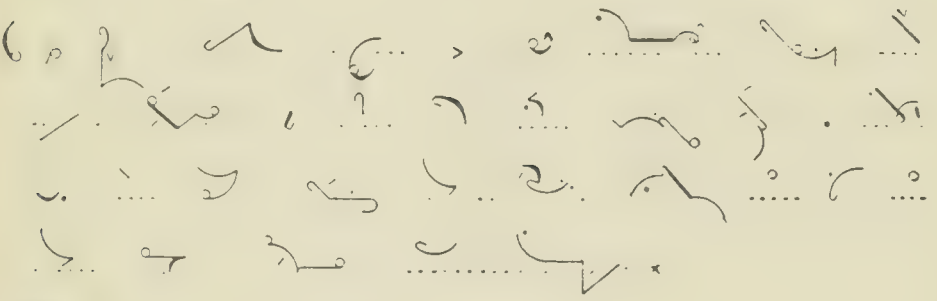
I-find *that-it*-may-not-*be* possible *for-me to* attend *the* discussion *which*-will-*be* held *on-the third*-instant, *as-the* notice *you sent me* did-not reach *me in*-time *to*-make-*the* necessary arrangements. If I-*can* possibly get *there, you*-may depend upon my presence *and* support. If, *however,* I-find *that* I-am-not able-*to* attend personally, I-*shall* send-*you* my check *for-the subscription towards-the building* fund. *It*-may help *to*-raise *the spirits of-those* present if-*the* gift were announced by-*the* president, *though* my name need-not-*be* mentioned. I-am-*told that-there-is a great expenditure to be* met *and-that as a* result *of-the* recent depression *in trade in-the* local coal *yards you*-will-not-*be* able-*to* count upon *very*-much support *from-the* district. *This-is* unfortunate *for* us, *but do*-not *be* discouraged. *Our* activities *in-the* past *have* proved *that our organization is* one *of* high standard *and satisfactory* results. Let us, *therefore,* kindle *a* renewed *spirit of* determination by *words of* encouragement *and our* ultimate success *is* assured.

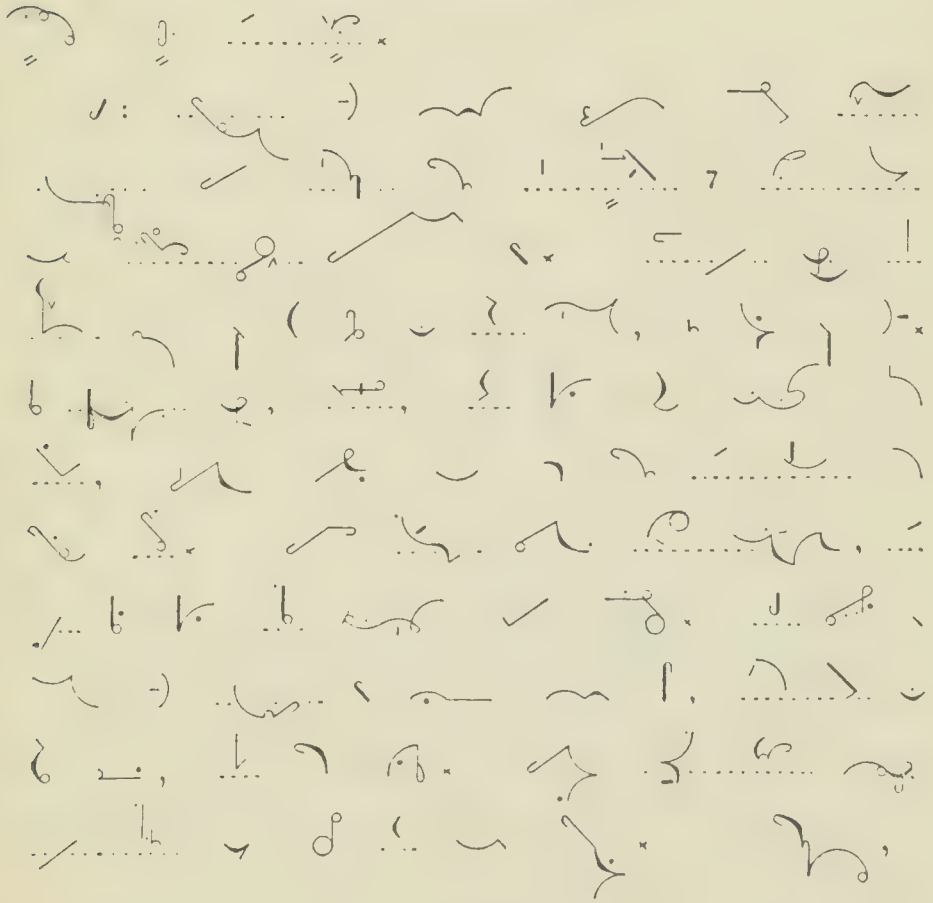
Sincerely *yours,*

Exercise 74

1. 

2. 

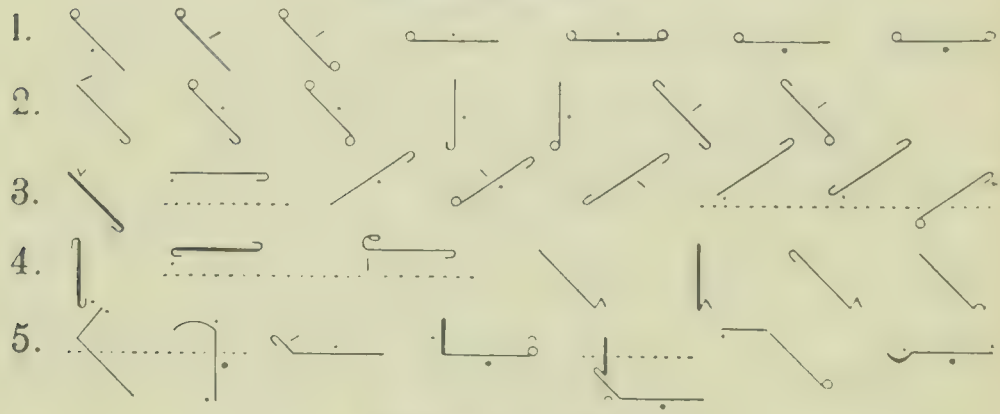
3. 

4. 

Exercise 75



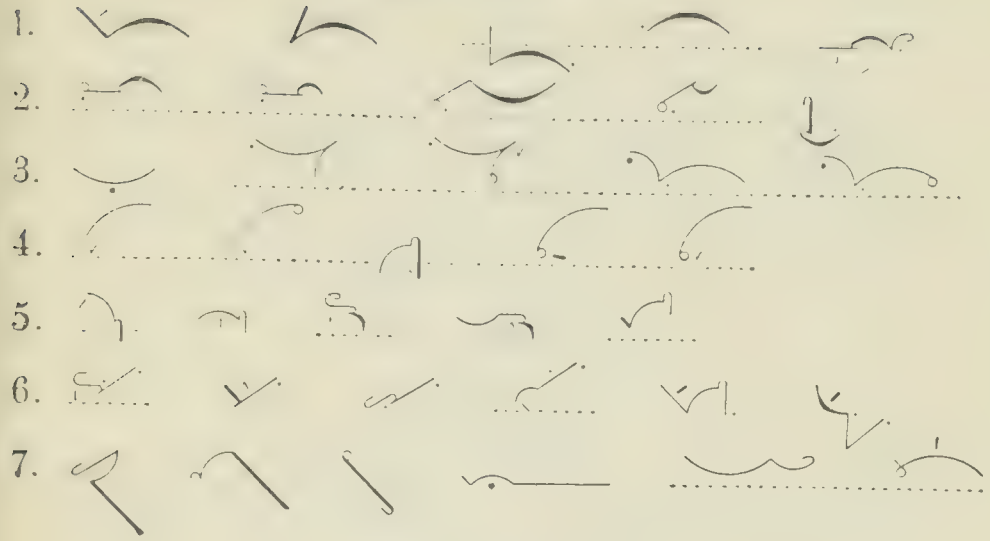
Exercise 76



Exercise 77

1. Tamper, temper, temperament, chamber, damper, sombre.
2. Future, vendor, adventure, debenture, adventurous.
3. Latter, loiter, loiters, later, litter, litters.
4. Ladder, ladders, leader, leaders, lather, Luther.
5. Fettered, motored, entered, tendered, surrendered, wondered, hindered, splintered.
6. Sundry, sentry, sultry, flattery, inventory, secondary, desultory.
7. I-*have-been-there*, *we-had-been-there*, *in-their*-way, *to*-some-other, my-*dear*-madam.

Exercise 78



Exercise 79

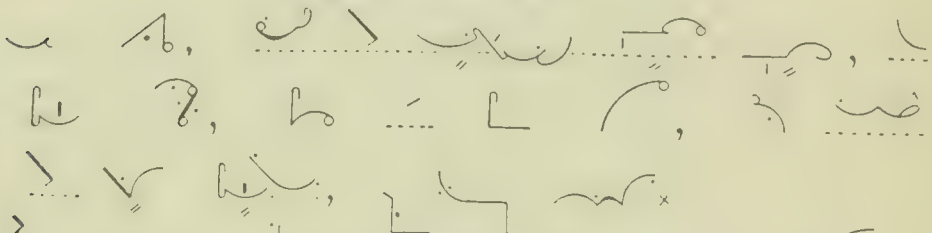
1. *It-was characteristic of-the* founder *of-this establishment never to-*permit *prejudices of any* sort *to* interfere *with-his* business policies.
2. *Mr.* Sender *has established a wonderful* reputation *as a* sales builder, *for-he-is a writer of* clever *advertisements. His opinions in-*such-matters *are* highly *respected.*
3. *Under-the-*terms *of-the arbitration* agreement, *the different* classes *of* stockholders *of-the* Atlantic Central Railroad were-required *to* surrender *their* old *certificates* before shares *of-the* new issue were *delivered to-them.*
4. *Dear* Slater :

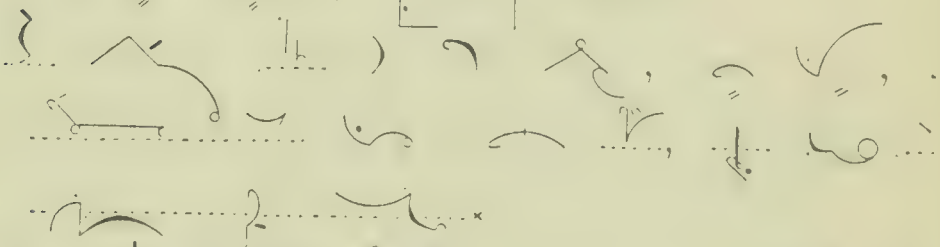
 If-*you* happen *to-*meet *Mr.* Walters please ask *him* if-*he* still works *for* Thomas Chambers, *the* newspaper reporter. I often heard *from* Chambers, *and-*I-*under*stood *from-his* last letter *that-he had* accepted *a* situation *on an influential* paper *in-the* south where he *expected to-have greate*r *opportunities. Mr.* Chambers *is a* man *of wonderful character and-is a shorthand writer of* exceptional skill. I-am anxious

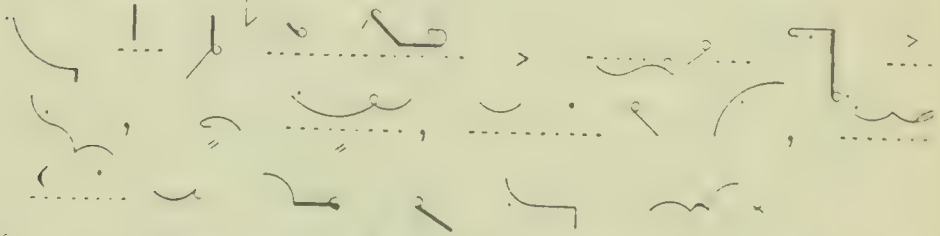
to call his attention *to a* new venture *in-the* newspaper field *that* offers splendid *opportunities to*-one *of-his* temperament *and* ability. Some *of-our most influential* citizens *are* taking *a* keen *interest in-the* enterprise, *and it-should* prove successful *from-the* start. Perhaps *you-can* assist *me to*-get *in*-touch *with* Chambers.

Very-truly-*yours*,

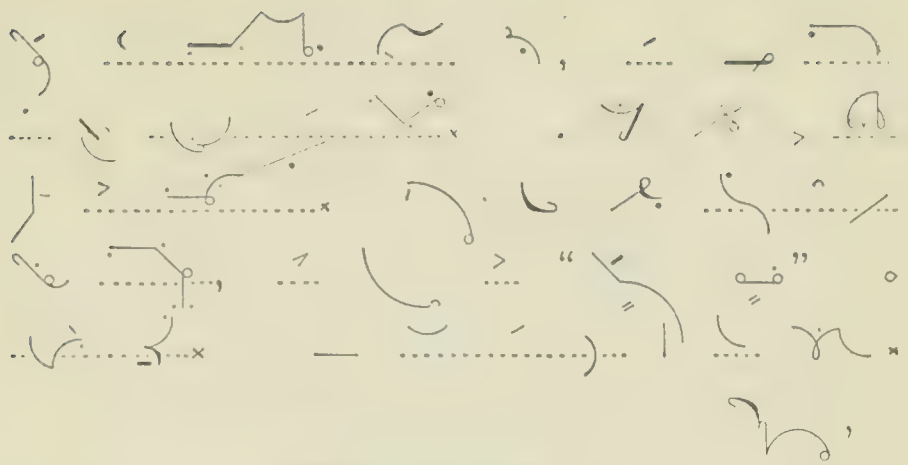
Exercise 80

1. 

2. 

3. 

4. 

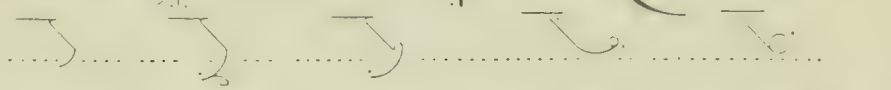
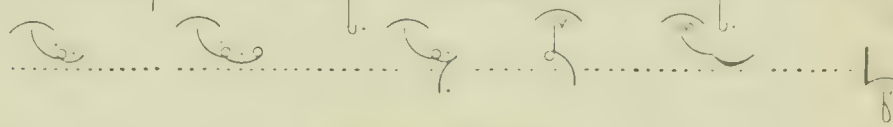


Exercise 81

1. Contract, contracted, committee, conscious, compose, composes, composition, confer, conference, compensation.
2. Conceive, complete, completion, consider, considerable, consideration, comfortable, consist, consistently.
3. Discontinue, discontinued, uncomfortable, recognized, recompense, preconceive, incumbent.
4. Reconcile, recommend, recumbent, incompetent, reconsider, circumvent.
5. I-will-consider, *you*-will-consider, *you*-will-continue, I-*shall*-continue, *you*-will-*be*-compelled, I-must-complain, they-will-control.
6. Accommodated, accompany, accompanied, accomplice, accommodates, accomplishes.
7. Introduced, introducer, introducing, introspect, introspection.
8. Magnanimously, magnifier, magnified, magnitude, magnetized, magnetizing, demagnetize.

Exercise 82

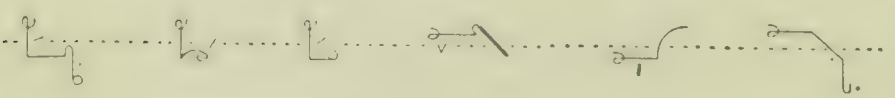
1. 
2. 

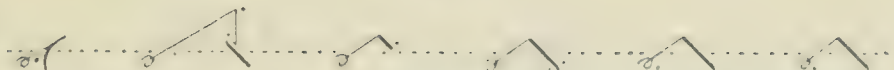
3. 
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Exercise 83

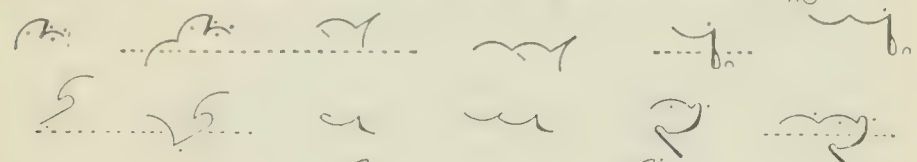
1. Self-defence, self-denial, self-possession, self-love, self-esteem, self-made, self-imposed, self-reliance, self-accusation.
2. Self-composed, self-confident, self-confidence, self-conscious, self-consciousness, self-control.
3. Instruct, instructor, instructed, instrument, inscribable, inhabit, inhabitants.
4. Inhale, inhaled, inherent, inherently, inherit, inherited, inheritance.
5. Translate, translation, transparent, transfer, transferred, transmit, transmitter, transpire.
6. Legal, illegal, mature, immature, movable, immovable.
7. Resolution, irresolution, resistible, irresistible, reconcilable, irreconcilable.
8. Insuperable, inseparable, inscrutable, insuppressible, insupportable.

Exercise 84

1. 
2. 
3. 

4. 

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7. 

8. 

Exercise 85

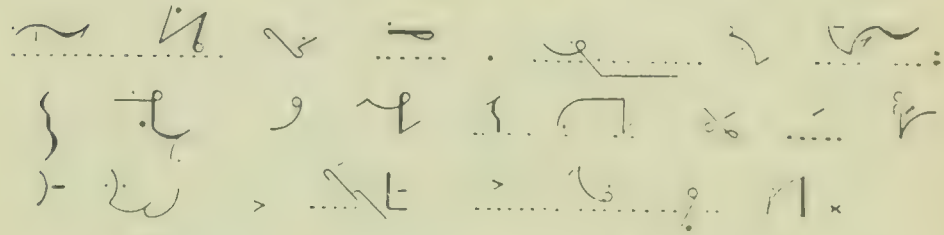
1. *The* inhabitants *of large* cities *have-been* convinced *of-the* urgent need *for*-such protection *and are* determined *to*-protect *from* contamination *the* waters *of their* adjacent rivers. *A number of public demonstrations* were held *in different* communities *as an introduction to-the* extensive campaign *that-has-been* planned.
2. *The* magnificent *production* received *very* favorable comment *from-the* press *in*-spite *of-the peculiar* conditions *under-which-the* play opened, *for instructions had-been* issued *to*-report *anything to-which-the* slightest *objection could-be* taken.
3. *The* magnitude *of-the* proposed merger *of-the* Consolidated Trust Company *with-the* International Bank *of*-America requires *the* earnest consideration *of all* concerned *in-the*-matter. *The* details will *probably be* announced *as* soon *as-the* plans *for hand*ling-*the enlarged* scope *of* business *interests have-been* completed *and*-perfected.
4. *Dear Mr.* Constable :

 In-accordance-*with your* recent *instructions we-have* prepared *an* estimate *for-the enlarge*ment *of-the* magnificent *building on* Commonwealth Avenue, known *as* Central Hall. *The* estimate also

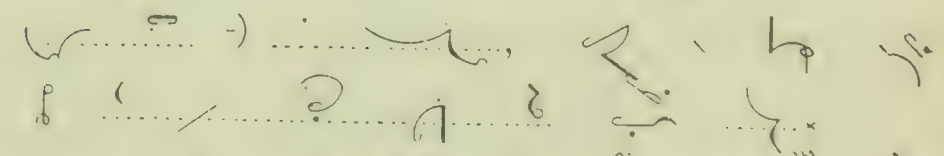
takes *in*to consideration *the* cost *of-the* proposed *inscription on-the* tablet *which-you*-mention, *as* well *as-the enlarged* entrance *which-is* planned. May-*we* suggest *to-you that owing to-the* constant higher trend *in-the* cost *of all*-kinds *of*-labor, if *any* further *improvements are* contemplated, they *be* provided *for under-the* present contract. *This* will undoubtedly mean considerable saving later *on*. *You-are*, no-doubt, aware *that-the* present scarcity *of building* supplies *is expected to* continue, *in-all-probability*, *for*-another *year* or-*two*. *It-is* self-evident, *therefore*, *that our* estimate must *be*-made *subject to-the* conditions *that* prevail *in-the* open markets *from* time *to*-time. *In-this* connection *it*-will-*be instructive for-you to* know *that during-the* past *year our* construction work *was* held up *on two different* occasions by strikes *and shortage of* equipment. *A special representative* will *deliver our* estimate *to-you* personally *in a* day or-*two*. *Yours-very*-truly,

Exercise 86

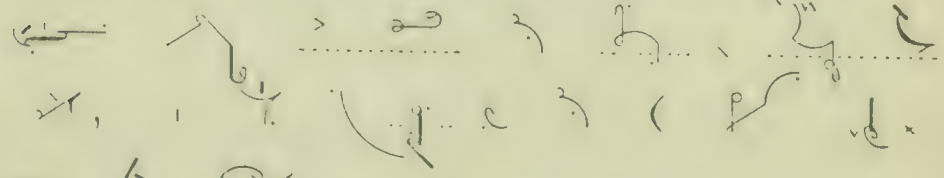
1.



2.

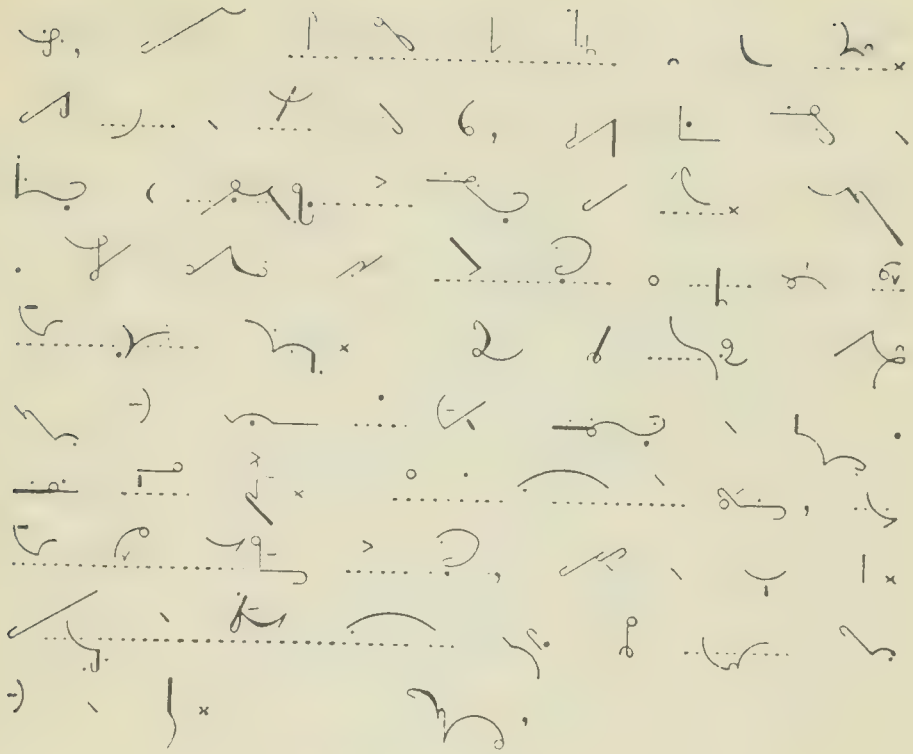


3.

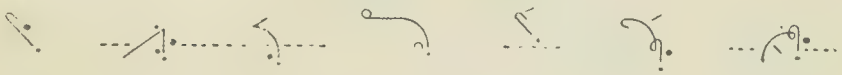
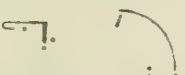
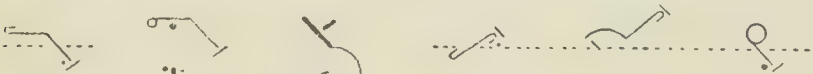


4.





Exercise 87

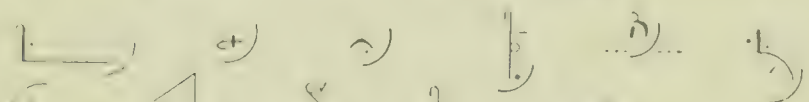
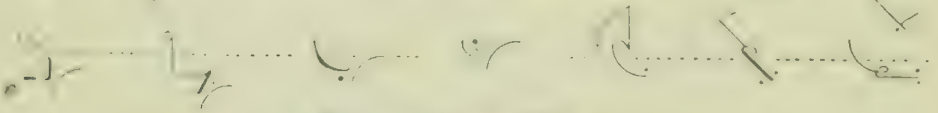
1. 
2. 
3. 
4. 
5. 
6. 
7. 

Exercise 88

1. Psychological, chronological, gastrological, analogical, phrenological.
2. Advancement, announcement, pavement, refinement, resentment, consignment.

3. Instrument, instrumental, regiment, regimental, document, documental, sentiment, sentimental, detriment, detrimental.
4. Authorship, censorship, chairmanship, citizenship, scholarship, acquaintanceship.
5. Boastfulness, hopefulness, gracefulness, restfulness, playfulness, skilfulness.
6. Blamelessness, hopelessness, fearlessness, worthlessness, recklessness, thoughtlessness.
7. Forward, outward, downward, wayward, thwart, reward, stockyard, backyard.
8. Distantly, persistently, diligently, exceptionally, actively, cheaply, nationally.

Exercise 89

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 

Exercise 90

1. *Those interested in-the* possibilities *of* using oil *as* fuel *for* battleships were thoroughly convinced *of-its* feasibility *and* usefulness after-*the wonderful performance which-was* made *during-the demonstration* held last week.

2. *An inspection of-the* plant showed conclusively *that expensive* repairs were urgently needed. *Notwithstanding-the* disappointment felt by-*those who* intended *to* purchase, they refused absolutely *to-relinquish their* option.
3. *Mr.* Hurley's *appointment to-the* Shipping Board after-*he had distinguished himself in* Parliament *was* interpreted *in-the* nature *of a* reward *for-his efficient* services.
4. *Mr.* Robert Browning,

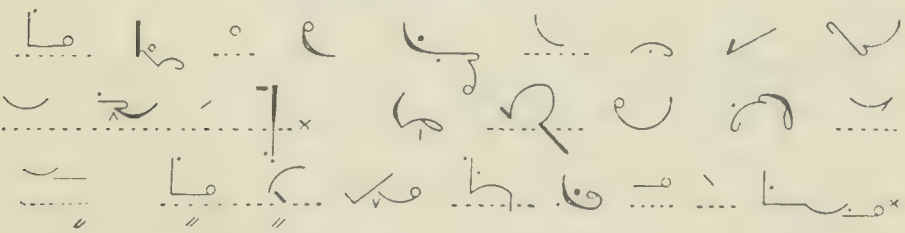
 75 *Liberty* Street, Kingston.

 My-*dear*-Sir :

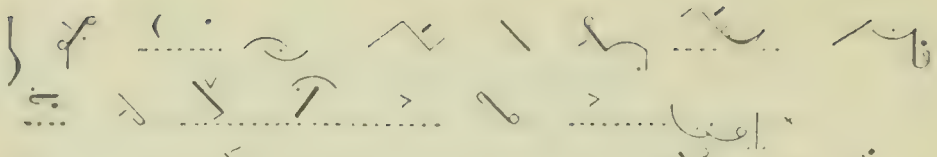
 In reply *to-your* inquiry *we-are* happy *to inform-you that-we-are* fully equipped *with a* complete line *of-the* appliances *you*-mention *in-your* recent communication. *We* also conduct *our-own* experimental laboratories where *you*-will *al*ways find *a* wel*come for any* inventions *of-yours*. They-will-*be* tested thoroughly *and efficiently*, free *of any* charge, *and our* friendly advice will-*be* extended. *We-are*-glad *to under*take-*the* exploiting *and* marketing *of any* appliances *that* meet-*the* needs *of-the public*. *You do*-not *have to-relinquish any of-your* rights *to-the* patent. *In-the* event *of an emergency we* advance *the* necessary *expenditure*. *We-do* insist, *however*, upon *first* choice *of-the* sales rights. *Come in and* let us talk *over-the*-matter *with you*.

 Very-truly-*yours*,

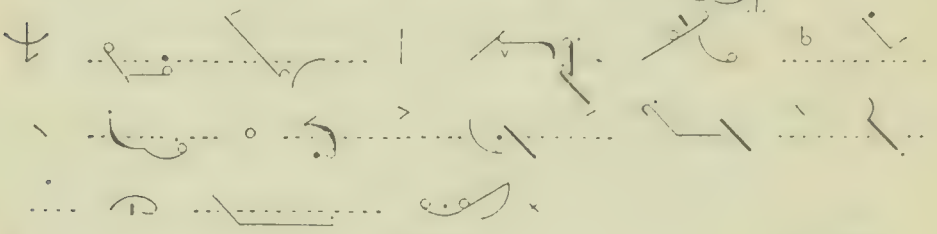
Exercise 91

1. 

2.



3.



4.



Exercise 92

1. Survey, surveyor, betray, betrayal, slayer, gayest, gaiety.
2. Payable, conveyance, reel, real, reality, agreeable, reappearance.
3. Serial, alien, negotiate, medium, financier, previous, radiator, humiliation.

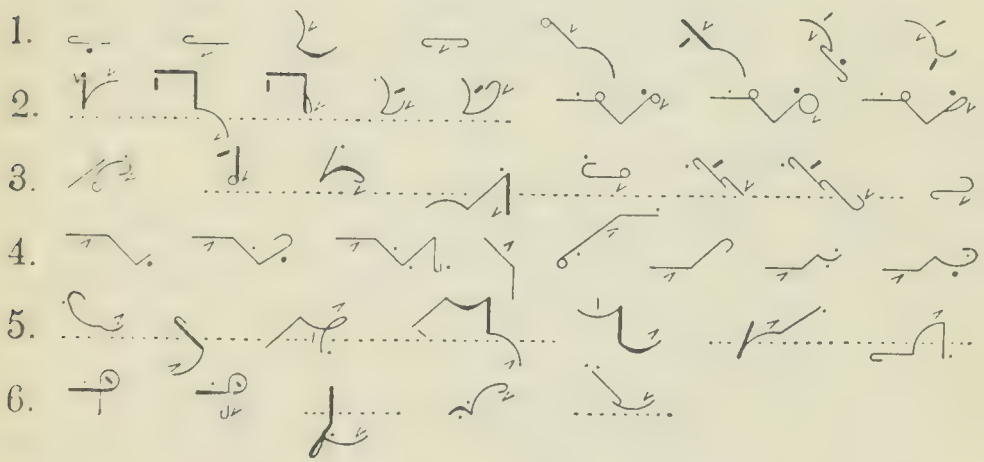
4 Draw, drawer, drawing, blower, lower, lowest, grower, coalition.

5. Lowered, coincide, brewer, brewery, fluent, fluently, cruel, jewels.

6. Jeweler, ruin, ruined, ruination, fluid, fluids, truant, truancy.

7. Daniel, bullion, union, dominion, million, millionaire, question, brilliant.

Exercise 93



Exercise 94

1. Memoir, sealing-wax, twelve, twenty, frequent, frequently.

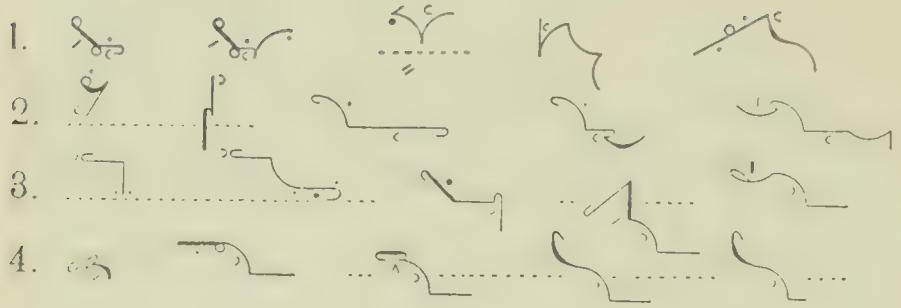
2. Assuage, hardware, farewell, bewilder, bewildering, bewildered.

3. *Over*whelm, *over*whelming, *over*whelmingly, *over*whelmed, horsewhip, goodwill.

4. Limewater, sodawater, misquote, misquoted, misquotation, bulwark.

5. Driftwood, Eastwood, qualify, qualified, Wentworth, blameworthy, eastward.

Exercise 95



Exercise 96

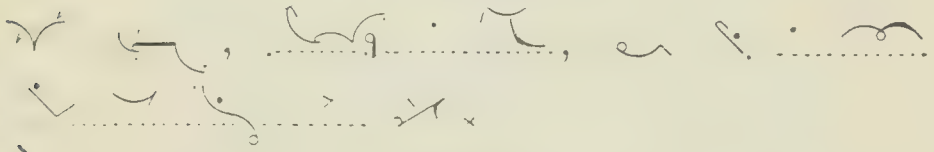
1. *Investigation* disclosed *the* fact *that-the* brilliant author, *Mr.* Wentworth, *the individual in*-question, practically ruined *himself* financially by various *investments in-which* he displayed *a* total lack *of* ordinary business *intelligence.*
2. *It-is a* curious fact *that* thousands *of* bushels *of* fruit each *year are* permitted *to*-rot *in-the* railroad *yards* while-*the* growers receive *a* return *for their* labor, out-*of all-proportion to-the* high-prices artificially forced *on-the* consumers.
3. Some *of-the* remedial measures advocated by factory workers *are-the* following : well-lighted shops, agreeable surroundings, attractive *and* easily accessible recreation rooms *and* proper living conditions.
4. *Mr.* Arthur McDougall.

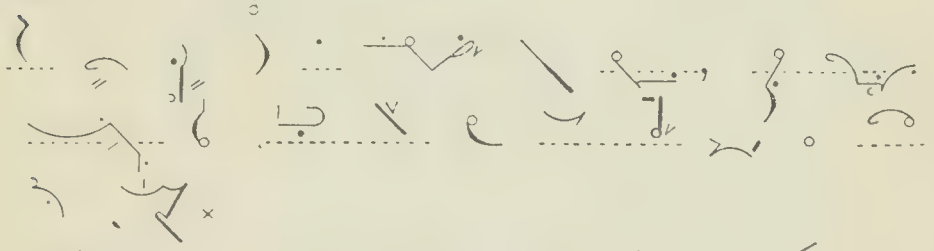
 Dear-Sir :

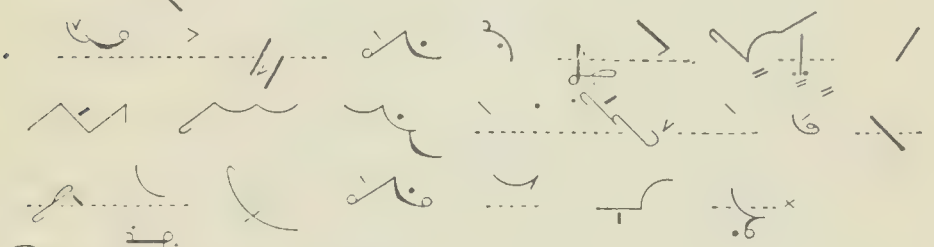
 From-your description of-the work *to-be*-done at-*the* new factory, *we-have*-no-doubt *whatever that our electrical* department *would-be capable of hand*ling-*the* job *most efficiently. The* cost *would-be proportionate to-the* cost *of-the* rest *of-the* work *to-be*-done *on-the* premises. *We* assume *that-the electric* current will-*be* supplied *from-the* local power station. *A* considerable *proportion of-the* total cost *of-the* work *in*-question

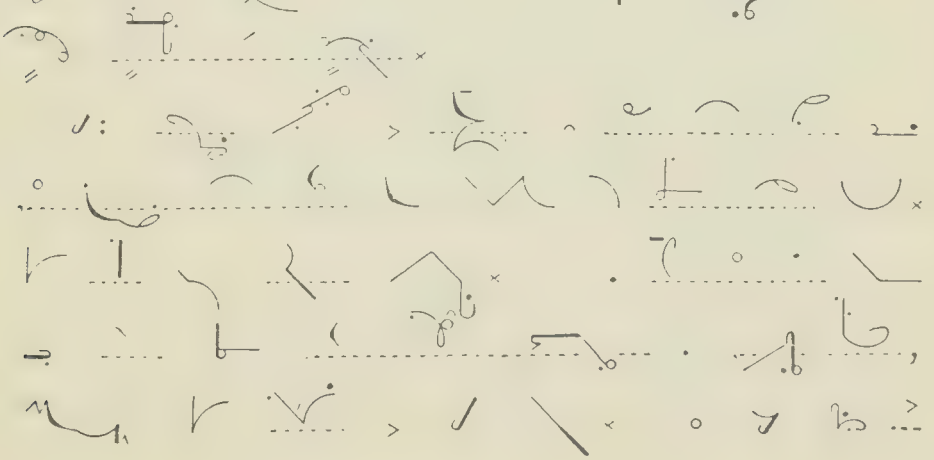
will, *of*-course, *be for* materials, *and we*-trust *that Mr.* Walters will recognize *this when* considering-*the* estimates. Please *remember* also *that-the* head *of-our electrical* department *was a* lecturer *on magnetism and electricity* at-*the* State College, *and is-the* author *of several* well-known books *on electrical* engineering. *His* vast experience, *together with-that of a* well-qualified force *of* assistants, *all* thoroughly *proficient in-the* highly technical work they-*are called*-upon *to perform, is* at-*your* disposal. *Very*-truly-*yours,*

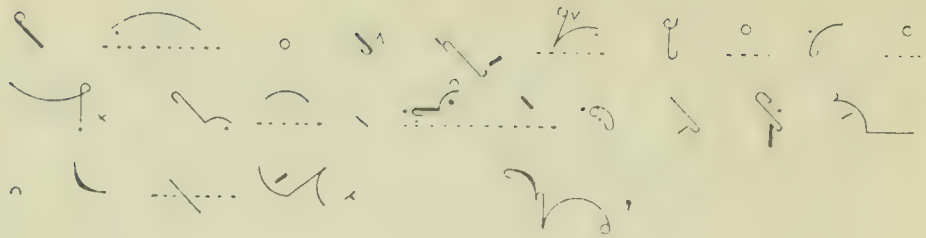
Exercise 97

1. 

2. 

3. 

4. 

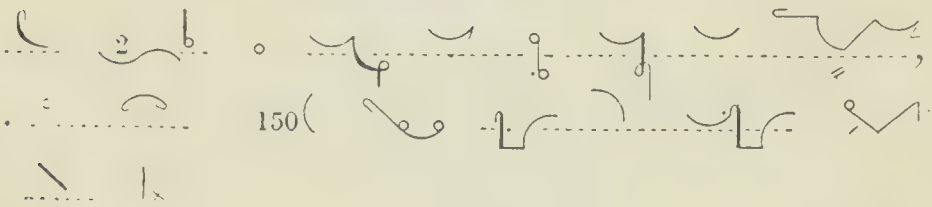
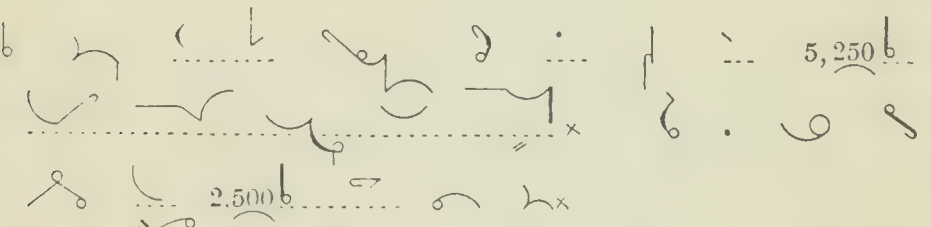
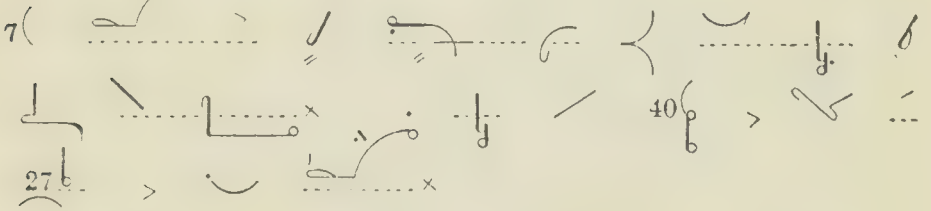
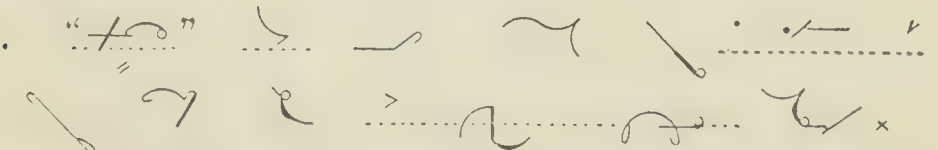
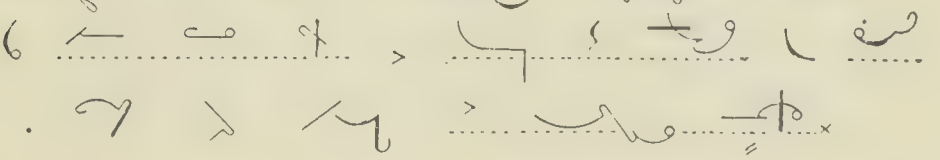


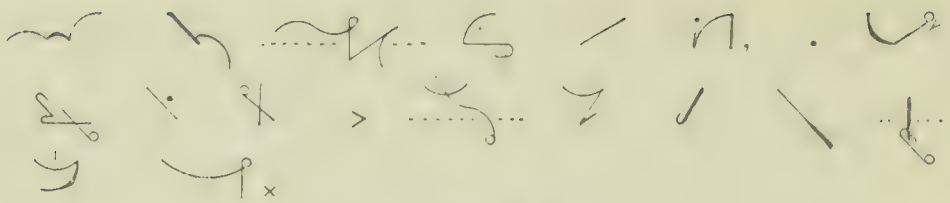
Exercise 98

1. *There-are over* 2,000,000 motor-trucks *to*-day transporting annually about 1,800,000,000 tons *of* freight, including *almost* 200,000,000 tons *of* farm products.
2. *The* present paid-up capital *of the large* concerns *do*ing business *in* Three-Rivers *is* $60,000,000. *The* approximate value *of-the*-goods produced *is* placed at between $60,000,000 *and* $65,000,000 *for* last-*year*.
3. *Yesterday* Professor Dickson *and* Colonel Jackson aroused *a great*-deal *of* attention by-*their* speeches *on-the* Savings Bank question *which-is*-now receiving so-much attention *from-the* various political party leaders.
4. *The* Education Department *has-been* highly praised by *a number of* educational authorities *for-the* attitude *it-has* taken *and-the* action *of government* officials *has-been* warmly commended by-*the* directors *of-several* well-known companies.
5. *The* official report recently *published* by-*the* French *Government* shows *what-can-be*-done by properly directed effort.
6. *The* National Bank *of* Commerce *has* finally completed *its* arrangements *for* taking *over-the* entire business *of-the* Hamilton Trust Company *and its* deposits *of more*-than $35,000,000.

7. *It-has-been*-found necessary *to* appoint *a special* committee *to* assume-*the* full *responsibility for all-the expenditures to be*-made by-*the* Society *of* Engineers, amounting annually *to* three or four million *dollars*.
8. Belgium *is-the most* densely populated country *in-the* world; *within an* area *of a* little-*more*-than 11,500 square-miles *is* confined *a* population *of* 7,500,000. *The* mainland *and* adjacent islands *of* Japan cover *an* area *of near*ly 149,000 square miles, *and-have* 56,500,000 inhabitants. *The* British commonwealth *of* nations *has a* population *of* 485,000,000 spread *over near*ly 13,000,000 square miles.

Exercise 99

1. 
2. 
3. 
4. 
5. 

6. 

Exercise 100

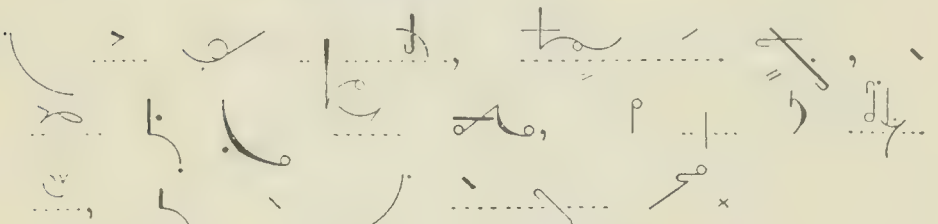
1. *More*-than 45,000 garment workers *have-been on* strike *for-several* months, *and it-is* estimated *that-the* loss suffered *in-that* industry will total $145,000,000.
2. Professor Jackson, *of-the* Department *of* Economics at Columbia *University*, *has-been* commissioned by-*the government* authorities *to*-make *a* study *of-the* fundamental conditions *which* caused *a* drop *of* $180,000,000 *in-our* exports *for* last-*year*.
3. *All-the* necessary arrangements *have-been* completed *for-the* convention *of-the* Conservative party. *The* party leaders predict *that-the* railroad companies will-*be*-required *to hand*le *unusually large* crowds at *that*-time.
4. My-*dear-Mr.* Ellison :

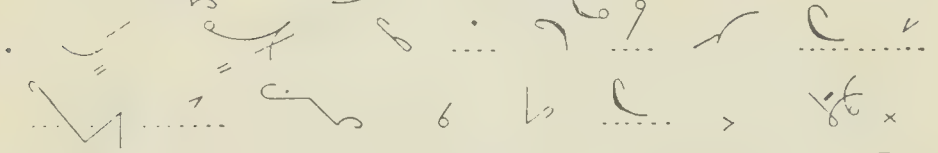
 You-will-*be*-pleased *to*-learn *that during-the preliminary* hearing *in-the bankruptcy* proceedings *of-the* Warrener *Publishing* Coy., *Mr.* Thomas F. Warrener, one *of-the principal organizers of-that* Coy., *was cross-examined* by Colonel Thomas J. Wakefield, former *member of-the* state *legislature*. *During-the cross-examination special* precautions were taken *to*-keep *from-the public any knowledge of* certain slight *irregularities that*-were discovered concerning-*the* incorporation *of-this* business *and* also concerning-*the mortgage that* now exists *on-the* entire property, including-*the* fixtures *and-the* machinery. If-*you-are* at-*all familiar with-the importance of*-such *information in a* law-suit *of-this*-kind *you*-will readily *under*stand *how indispensable it-is for-the* creditors *to* obtain complete *and* accurate

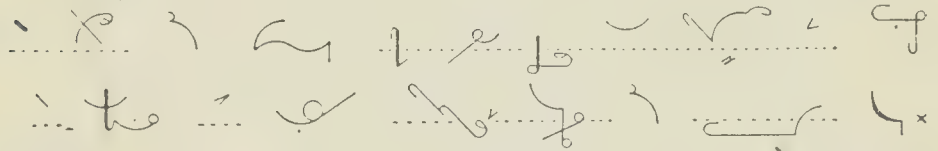
data *on*-these-matters. Despite *his* pleas *of inconvenience, Mr.* Warrener *had to*-remain until *his* testimony *was* concluded. *You-can* appreciate *that-his* replies *to-the* searching questions *put to-him* were *given with very*-little *enthusiasm on-his* part. *The interests of-the* stockholders *are in very capable hands.*

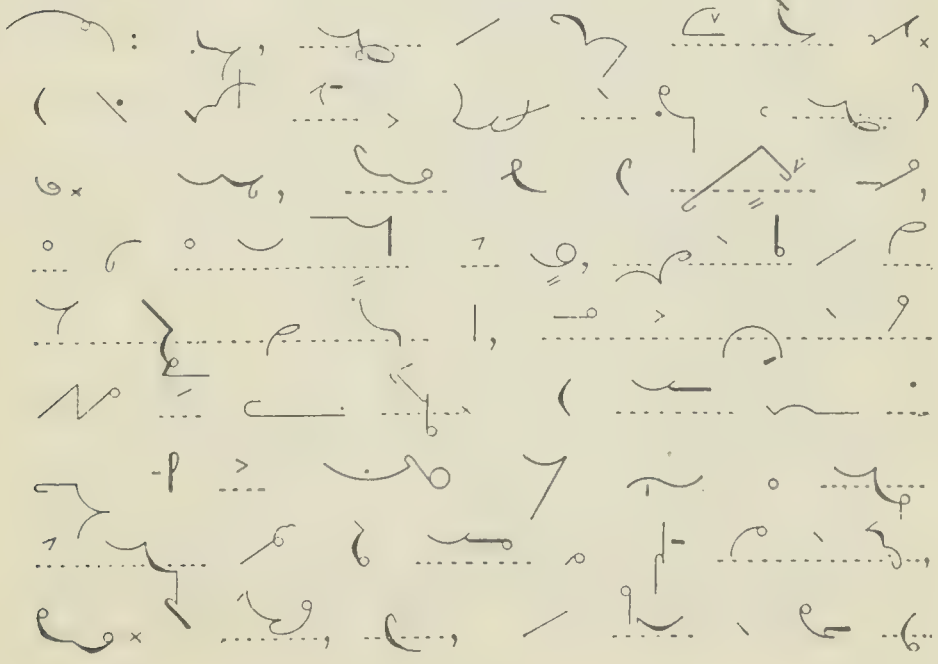
Sincerely *yours,*

Exercise 101

1. 

2. 

3. 

4. 



Exercise 102

1. *We-are*-sending-*them a* statement *of-your*-account now long *over*due. *We-are* compelled *to inform-you* also *that* hereafter *all-your* orders must-*be* accompanied by payment *in*-full if prompt shipment *is* desired.

2. *You-are* hereby summoned *to* appear before-*the* investigating committee *to* furnish *whatever information you*-may possess concerning these transactions.

3. *It*-seems strange *that*-such *important information* regarding-*the* bank withdrawals *was* withheld *from*-us where*as we should-have-been-informed of-them* at-once.

4. Messrs. Thomas Morris & Sons.

 Dear-Sirs :

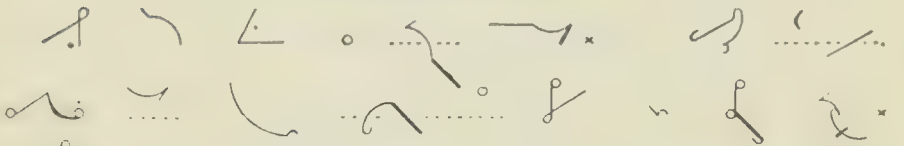
 In-reply-*to-your* communication dated *the* 18th, *it gives* us *great-pleasure to inform-you that your* order *has already been* attended *to*. *The* entire lot went by express *to*-day. *We*-trust *you*-will-find every*thing quite*-correct. Kindly bear-*in*-mind *the* fact *that-this* order *was* prepared *for* shipment *in a* hurry *in*-

accordance-*with your-instructions.* *We-have*-received *your* message regarding-*the* cotton goods, *and-have carefully* noted *your* preference. *You*-will-*be*-glad *to*-learn *that-we-can* help-*you* out nicely *in-that* matter.

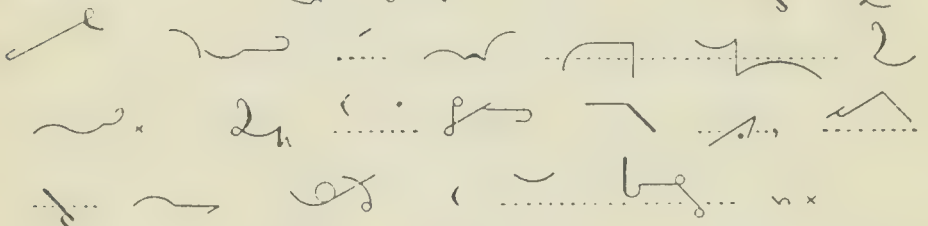
Yours-very-truly,

Exercise 103

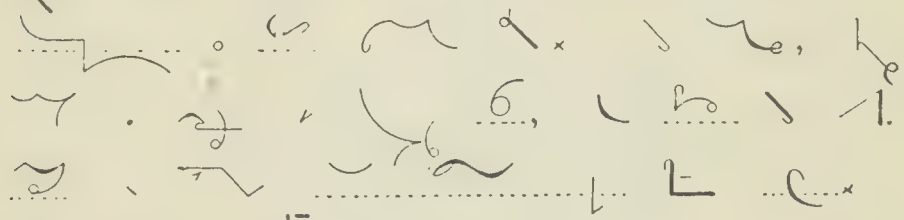
1.



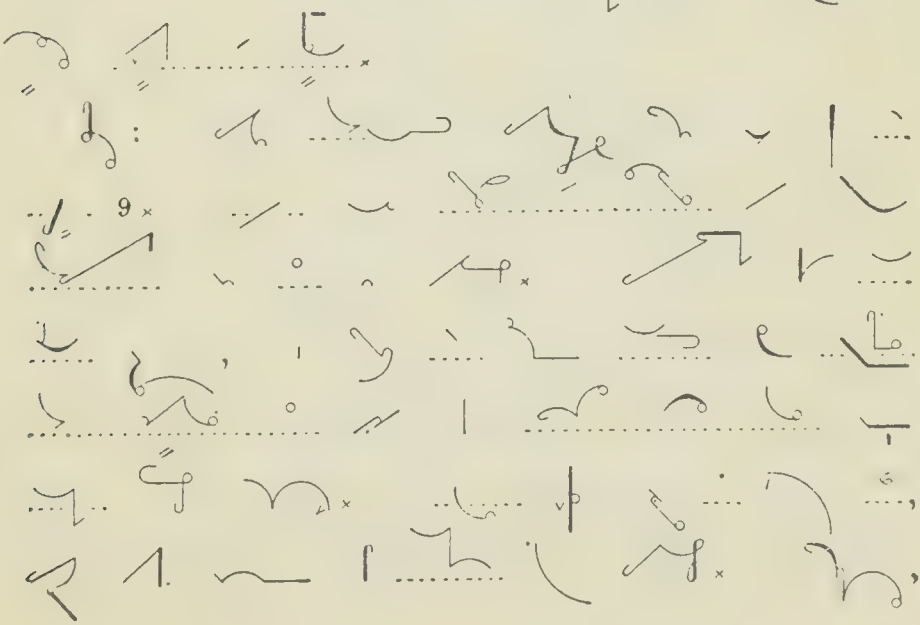
2.



3.



4.



Exercise 104

1. *Independent manufacturers in-the* boot *and* shoe industry refuse *to be governed* by-*the* union's proposed *minimum* wage scales.

2. *The individuals who-have* signed *their* names *to-this* document *are all* reputable, *sensible* business men, *and*-they realize *the* extraordinary possibilities *in-this under*taking.

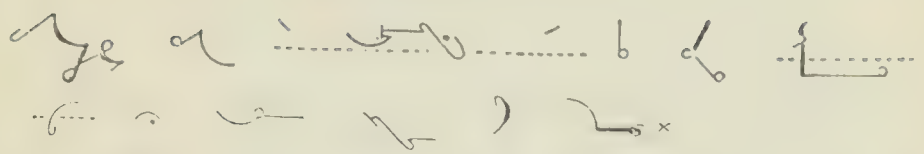
3. After *an exchange of opinions with* some-*of-the-most* noted *mechanical* engineers *in-the* country, *we-have* concluded not *to*-make *any* bid, *as-we-are* convinced *that our* plant *is* in*capable of manufactur*ing *the* exact machine desired by-*the government.*

4. *Dear*-Sir :

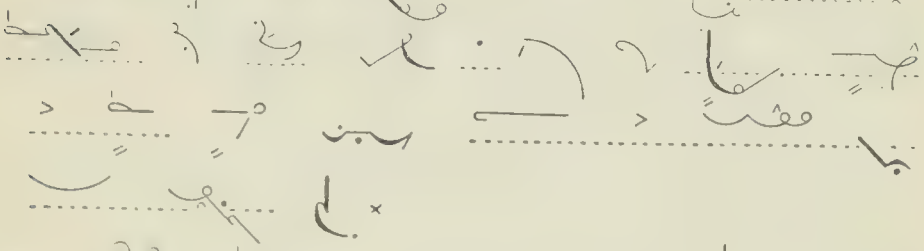
 The Canadian Pacific Railroad takes *great-pleasure in* announcing *that it-has* completed *all-the* details *for hand*ling-*the* enormous crowds *that are expected to* attend *the com*ing convention *which*-will-*be* held *in* Toronto. Political societies will-*be* accommodated *in* parties, *special* cars *be*ing provided *for-them. In*-fact, every convenience *for-the* comfort *of-the individual has-been care*fully and *intelligently* planned. *This-is-the first*-time *that any* railroad *has-been* able-*to* offer such travel convenience. *The* enclosed pamphlet will explain *to-you* every feature *of-the* journey, including-*the special* amusement programs. *It*-will also *tell-you how to*-make-*the* trip an in*expensive* one. Please-let-us-know, *as*-soon-*as*-possible, *when-we*-may send *our representative to* discuss-*the*-matter *with you more care*fully.

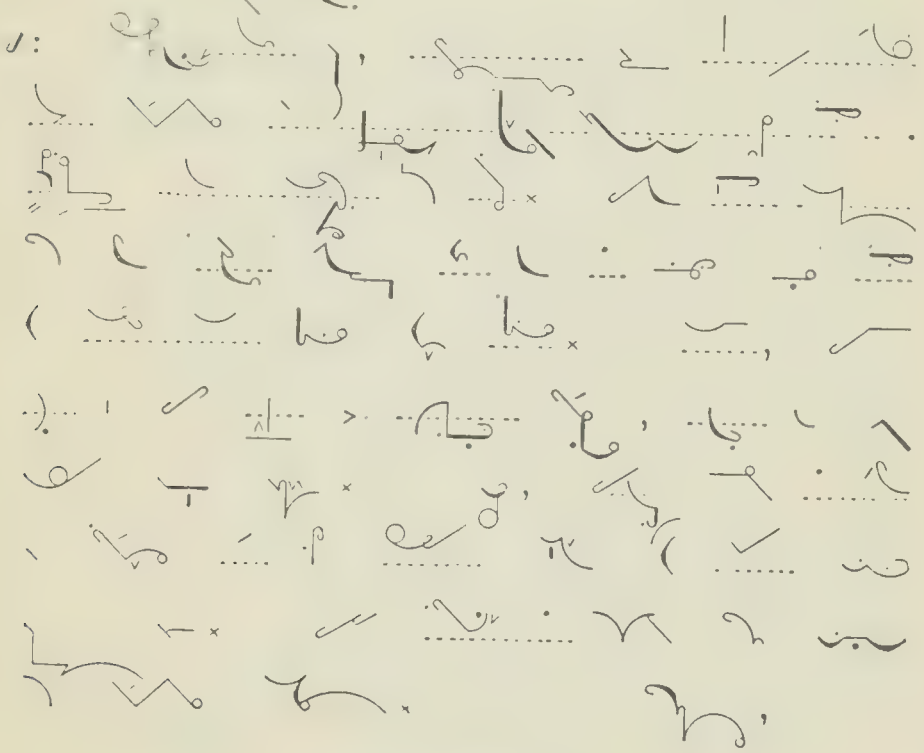
 Very-truly-*yours,*

Exercise 105

1. 

2. 

3. 

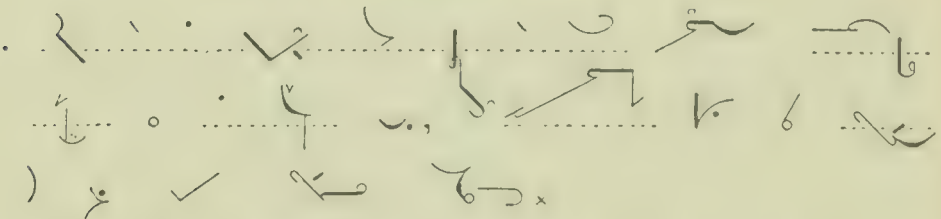
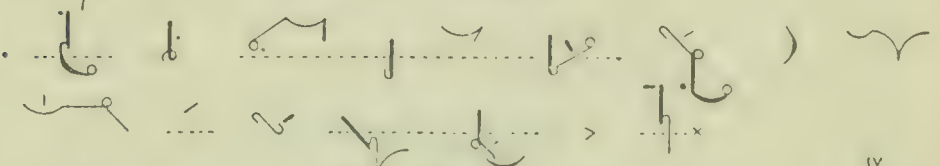
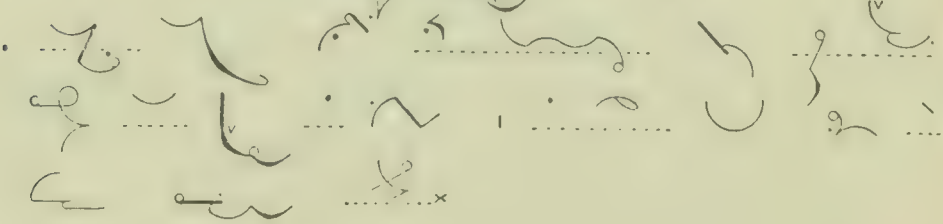
4. 

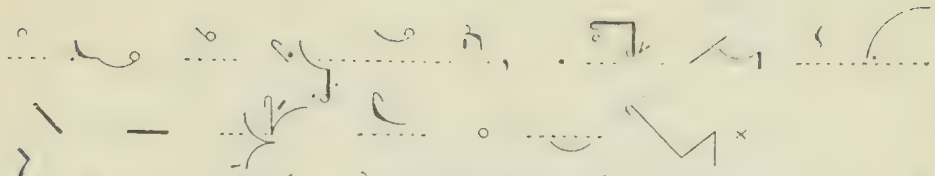
Exercise 106

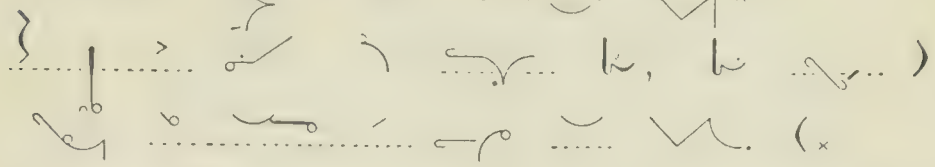
1. *The* editor *of* "*The* Herald," *a* learned man, permitted *his* daughter *to* attend *the* college *of*-her choice so-*as* not *to* deter her *from those* studies *for-which* she displayed *a* marked preference.

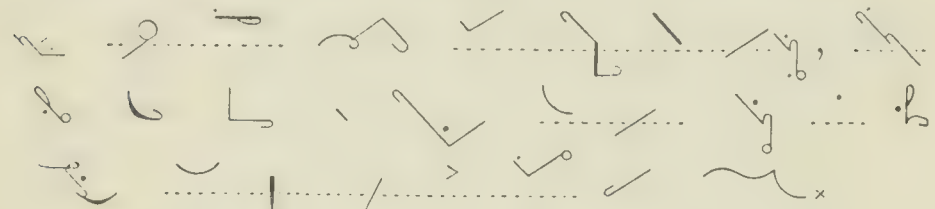
2. *We-are* determined *that-the* operatives must accept-*the* comparatively small increase proffered unless they prefer *to* remain idle *to-their-own* detriment.
3. Animated by *a spirit of* resentment they decided *to* nominate *a* separate ticket *and*-they *do*-not propose *to*-make *any* secret *of-their* purpose.
4. *The* framers *of-the* bill *that was* introduced *in-the interests of-the* farmers firmly insist upon-*the* whole hearted support *of-the* separate factions, *irrespective of-their* former beliefs.
5. *The* speaker, somewhat impatient *in* manner *and* gesture, made *an* impassioned appeal *for-the* adoption *of* conciliatory measures.
6. Unfortunately *for-them*, men *and* women prominent *in all* walks *of*-life *are* frequently *subject to-the inconvenience of a* notoriety *that-is as* distasteful *to-them as-it-is* inevitable *and*-unavoidable.
7. They-*will* desist *from-their* expressed intention *to* contest *the* will *of-the* deceased Charles Walker, only if-*you* consent *to-the* terms they-*have* proposed.

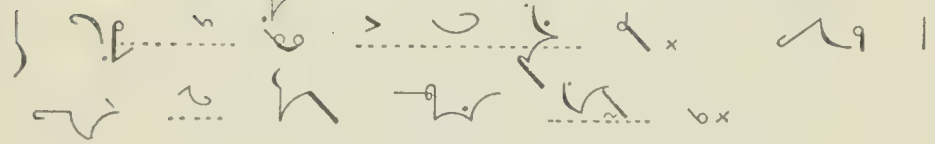
Exercise 107

1. 
2. 
3. 

4. 

5. 

6. 

7. 

Exercise 108

1. *Their respective* efforts were *productive of* excellent results *irrespective of-the* fact *that to* attain *their objective it-was* necessary *for-them to overcome* many serious obstacles.

2. *During-the* musical *entertainment, passengers on* board *the* steamer " Olympia " were notified *of-their danger. It-was* soon apparent *to-them, however, that-the contingency had-been* well provided *for, as* each *member of-the emergency* crew faithfully carried out *his assignment.*

3. *On-several* occasions *during-the administration of-the* estate *of-his* late friend, Colonel Ransome *was* compelled *to remonstrate with-the* heirs concerning-*the* disposition *of a very* valuable *manuscript.*

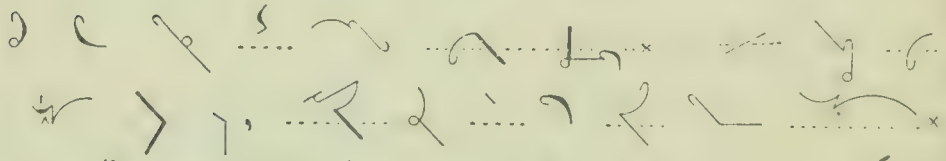
4. *Gentlemen* :

Has it not-*been* proved *over-and-over*-again *that-the* policy *of* fair dealing *and* no mis*representation is-as* truly applicable *to-the* buying *and* selling *of advertis*ing, *as it-is to-the* buying *and* selling *of any* other commodity ? *Destruction of* confidence *is a danger that-is* ever present, *and* strange *as-it*-seems, *this*-matter *of*-protection *for* both-*the* advertiser *and-the general public has* received scant attention *from those most* vitally *interested. Our organization has for*-one *of-its most-important objectives, the* education *of-the* producer, *as*-well-*as-the* ultimate consumer, *to-the* necessity *for* square dealing *in* advertising *of whatever* kind. *It-is for-this organization that-we* solicit *your member*ship. *A large proportion of-those* invited *have* gladly joined *in-the* movement after realizing *its* far-reaching consequences. Will-*you* let-us discuss-*the* question *with you* at *greate*r length ? *We* await *your*-reply *with* confidence

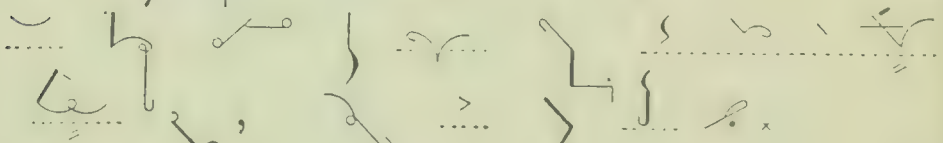
Very-truly-*yours*,

Exercise 109

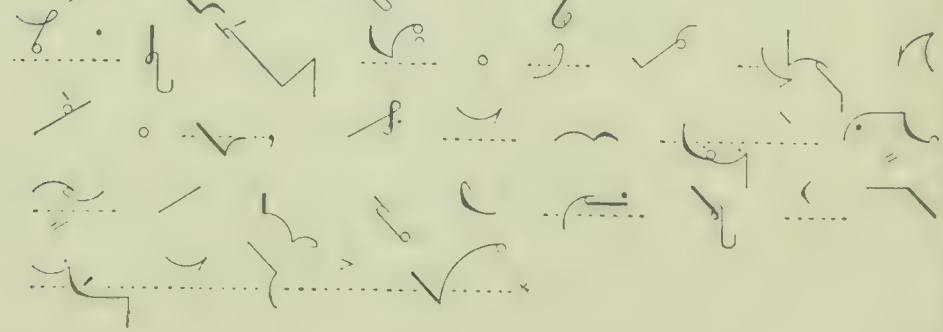
1.

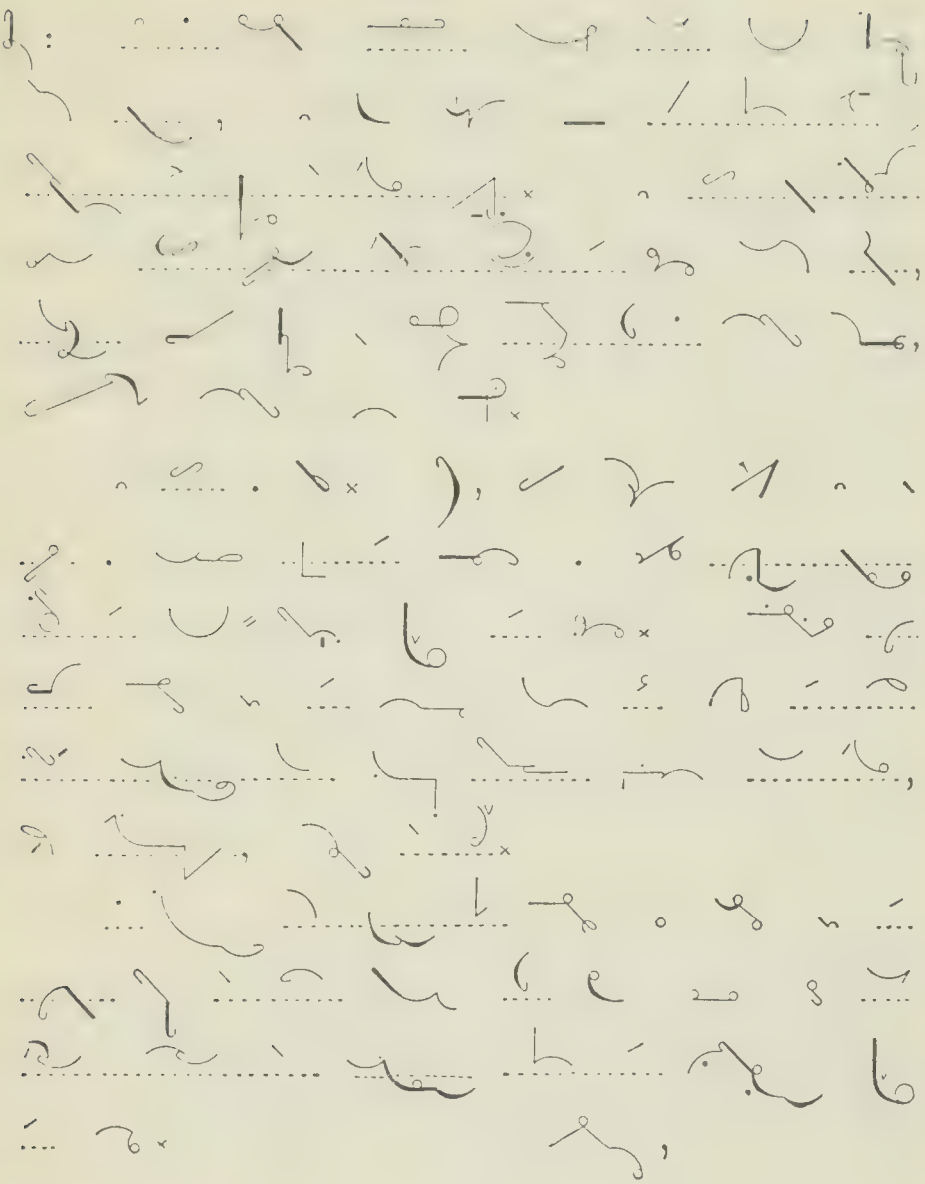


2.



3.



1. 

KEY TO LETTERS

1

Gentlemen :

Here is a duplicate statement of your little unpaid account. It has been due for some time.

Will you kindly send us a check for this now—or, at least let us know when we may expect your remittance ?

Surely you will !

Yours very truly, (46)

2

Gentlemen :

The distribution of *Popular Radio* now exceeds 150,000 copies a month.

The advertising rate is only $150 a page.

This means that you can buy this highly specialized Class Magazine circulation at only General Magazine rates.

Yours very truly, (46)

3

Gentlemen :

Will you kindly send us a list of your technical publications, particularly those relating to mechanical engineering subjects ? Please place the writer's name on your mailing list to receive notification of all new technical publications.

Yours truly, (38)

4

Gentlemen :

What is the usual price for addressing envelopes by the thousand ? Is an extra charge made for large catalog envelopes, 6 × 10, or for rush work ? We enclose a self-addressed, stamped envelope for your reply and shall appreciate any information you can give us.

Yours very truly, (49)

5

Dear Sir :

I have had the Accounting Department check back all of the advertising charges made against you for some time past, and find that we have given you the benefit of the lowest rate. Consequently, there is no rebate to be made on any of your late advertisements.

Very truly yours, (51)

6

Dear Sir :

We regret exceedingly that you do not wish to continue your membership in the Bureau of Tours for the coming year. We have removed your name from our roll, but we hope to have the pleasure of serving you again as a member at some future date.

Sincerely, (50)

7

Dear Sir :

We received your communication referring to the error in your account, and took the matter up with our bookkeeper at once. Investigation showed that your remittance of the 11th ultimo was overlooked. We have now passed the amount to your credit and the account stands corrected on our books.

Yours truly, (53)

8

Gentlemen :

Management reaches the desks of 30,000 business and industrial executives—the type of men who should be especially interested in J. A. Bowie's *Sharing Profits With Employees.*

If you will send us a copy of the book for review, I will see that it receives a notice in our "Executives' Bookshelf" department.

Very truly yours, (57)

9

Gentlemen :

We are returning to you by insured parcel post the two books *Manuscript and Inscription Letters* and *Manuscript Writing and Lettering* which you sent to us recently. We regret to inform you that, at the present time, they are not suitable for our needs.

Very truly yours, (48)

10

Gentlemen :

The regular Monthly Review of Books of the *Toronto Saturday Night* will be published December 16, final advertising forms closing December 11.

What have you to offer the Christmas buyers? The advertising columns of the *Toronto Saturday Night* are *the* medium for books. The advertising rate is 20c. per line.

Let us hear from you.

Very truly yours, (60)

11

Dear Sir :

We forwarded a statement of your account together with the cancelled vouchers on the 31st day of Dec., 19.., in accordance with your written instructions.

We have not as yet received the acknowledgment card for this statement. Unless this is signed and returned to us promptly, we do not know that the vouchers have actually been received by you.

Please sign and return the enclosed card.

Yours very truly, (72)

12

Gentlemen :

In checking up the insurance rates published to-day, we note an increase at the location mentioned above. The new rate is $1.46 less 5% for the full co-insurance clause which is used upon your blanket policy.

Our Engineering Department will check this up and report to you further in due time.

Very truly yours, (62)

13

Gentlemen :

Thank you for your prompt return of the card which we sent to you with our announcement of new prices.

Your request to send our loose leaf price sheet to your salesmen will gladly be honored as soon as you supply their names and addresses. Is there any other way in which we can serve you ?

Very truly yours, (60)

14

Gentlemen :

You must have allowed our little bill of $50 to slip your memory. It was due three months ago.

Knowing the just pride you take in your reputation for promptness I am sure you will appreciate this friendly reminder.

Don't bother to write. I understand how these oversights occur. Just pin your check to this letter and mail it in the enclosed envelope.

Thank you.

Very truly yours, (70)

15

Gentlemen :

Under another cover I am glad to send you to-day a marked copy of the November issue of the *National*

Jeweler. On page 86 you will find our review notice of your book *Engraving* by T. W. Lascells.

I shall be glad to receive from time to time copies of any other books you may publish that are likely to be of interest to our subscribers.

Very truly yours, (71)

16

Dear Sir :

You will be interested to know that I have spoken to a number of persons in the vicinity of Richardson Park, with respect to your lots. They all agreed that building at this time is not very active, and that it is not likely that a ready sale will be found for these lots.

It is our opinion, however, that they should be worth about $200 each.

Yours very truly, (74)

17

Gentlemen :

The enclosed editorial from *The Winnipeg Free Press* will interest every publisher, we believe.

It is but one of many expressions and articles which *The Free Press* has recently printed, and clearly indicates our policy in standing firmly for no interference in the publication of good literature.

This is also one of the many reasons why *The Free Press* Book Section has developed so rapidly into a remarkably responsive medium for the sale of books,

Cordially yours, (78)

18

Dear Sir :

We have been fortunate in securing ten additional limousines over and above our allotment. These limousines have been shipped to us by express and arrived this morning.

They are in blues and greens, with various types of upholstery.

If you are interested in a prompt delivery of a limousine, we are, as you see, in a position to accommodate you. We shall be very glad to have you call and inspect these cars.

Yours very truly, (78)

19

Dear Sir :

We are glad that you called on us to assist in the bazaar to be held by the Hamilton High School Improvement League. As you can readily understand, we receive hundreds of similar requests, and we have been compelled to adopt a uniform offer in all cases, a copy of which we enclose. If this is satisfactory to those in charge of the bazaar, we shall be pleased to arrange for a shipment immediately.

Very truly yours, (79)

20

Gentlemen :

We have received your letter of recent date stating that you had decided to bond all the employees in your bank, and asking for information as to premiums. Under a separate cover we are sending you some of our literature showing the advantages to be gained by such bonding. It will give you also some of the reasons why our company is in a position to furnish a better protection than any other now in operation.

Very truly yours, (80)

21

Gen lemen :

In view of the fact that our production is very limited at the present time, we cannot accept all orders that are tendered us. We are compelled, therefore, despite our reluctance to do so, to reduce the quantities ordered.

We are enclosing a copy of your order as accepted by us. From present indications we believe that deliveries can be made as shown on this copy.

We hope that this arrangement will prove satisfactory to you.

Yours very truly, (80)

22

Gentlemen :

I learn that there is to be a vacancy in the office of the Clerk of the Court of Appeals, and wish to file my application for that position. I have had many years' experience as Clerk of the District Court of this place, and believe I could fill the position to your entire satisfaction. I am confident that my application will receive the hearty endorsement of a large number of the prominent members of the bar of the circuit.

Respectfully, (82)

23

Dear Sir :

We have your communication of the 18th in which you offer to return empty grape juice bottles to us.

With such an article as unfermented grape juice too much care cannot be exercised to insure perfect sterilization and to avoid taking any risk whatever, we use new bottles only. We feel sure you will appreciate our care in this respect.

Thank you for offering these to us. We regret our inability to give you a more favorable reply.

Very truly yours, (83)

24

Dear Sir :

We have made every effort to locate your order for silks, but without success.

Please let us know whether the order was given in person

or by mail, whether paid for or c.o.d., and give any other information which in your opinion will aid our search.

Kindly enclose with your reply any receipts and memoranda you may hold and a duplicate copy of the order. You have our assurance that they will greatly assist us in locating your purchase.

Sincerely yours, (85)

25

Dear Sirs :

Orders already received for publishers' advertising indicates that our Christmas Book Review issue will break all our previous book advertising records.

Telegraph orders received by Friday December 1 will still be in time. May I urge quick action? You may communicate direct or with our eastern representative, Mr. F. J. Richards, 410 St. Catherine Street, Montreal.

Sincerely yours, (63)

26

Dear Sir :

Receipt is acknowledged with thanks of your check in the sum of $20 in payment of your annual dues in our Association for the coming year.

I take pleasure in advising you that at a meeting of our Executive Committee you were duly elected to membership in our Association.

We wish to emphasize the fact that we are here to help you and that your constructive criticisms will be of benefit to the Bookseller's Section as a whole.

We express our pleasure in the addition of your name to our list of members.

Yours very truly, (99)

27

Gentlemen :

You will doubtless be interested in the description of your *Industrial Traffic Management* as given in our *Library of Railway Books.*

This catalog of 40 pages is issued to railway men free. The list contains the names of over 200 books on railway subjects indexed by title and author.

Each volume mentioned therein is recommended as being of undoubted value to railway men by the editors of our railway magazines as given below.

Kindly fill in the enclosed card for the number of copies you could find use for, and we will be glad to mail them to you with our compliments.

With best wishes, we are,

Very truly yours, (112)

28

Dear Sir :

If you are considering insurance it will pay you to investigate the new form of profit-distributing policy issued by the Etna Life Insurance Company, of Hamilton, Ontario.

Because of economical and intelligent management for the last half a century, this company excels all others in the cheapness of its life insurance and the results given on its investment policies.

If you care to investigate the matter I shall be pleased to send you full particulars on receipt of the enclosed card properly filled in.

Yours truly, (89)

29

Dear Sir :

For some months we have been sending to you our Investment Letter expressing the views of our Bond

Department on the investment situation and calling attention to related developments. This letter is sent to a limited list of investors who, we have reason to believe, may be interested in such information.

Is this letter of interest to you? Please indicate on the enclosed postal card whether or not you wish us to continue sending it to you.

Very truly yours, (82)

30

Dear Sir:

Our present agent in Victoria is not doing as well as we wish, and has signified his desire to give up the agency. Your application, therefore, comes at an opportune time.

We have taken some pains to look up the references you gave us, and have investigated also, to a certain extent, on our own account. It is our opinion that you are the man we want.

We have wired our general agent at Vancouver to complete the arrangements for turning the agency over to you.

Yours very truly, (91)

31

Dear Mr. Thomas:

If you care to have us do so, we shall be glad to exchange the Blake Box certificate for you.

If, however, you prefer to make the change yourself, just drop us a word to this effect in the enclosed stamped envelope.

We enclose also a power of attorney blank, properly executed for you to sign, in case you care to avail yourself of our services in the matter.

It is not necessary for us to add that it is always a pleasure to serve our customers in such transactions.

Yours truly, (95)

32

Dear Senator :

I enclose a draft of a bill amending the present law compelling the placing of fire escapes on certain classes of buildings. There is great need of an amendment of this kind. The matter was talked over last evening at a meeting of the Executive Committee of the Commercial Club, and I was directed to prepare a bill embodying the main points under discussion. While the bill may meet with some opposition, I believe its passage will be heartily endorsed by people in general.

Use your influence to secure the passage of this bill.

Respectfully yours, (98)

33

Dear Sir :

We are enclosing the original of the lease with Mr. C. C. Dickson for your apartment from June 1 to October 1, 19.., and also your lease with the Duplex Apartment Co.

We have instructed Mr. Dickson to mail a check for the rent to you direct on June 1, and we have informed him that you will show him the amount of the electric light, gas, and telephone bills as they become due.

We thank you for giving us the opportunity of handling this transaction for you, and hope to be of service to you in the future.

Yours very truly, (106)

34

Dear Sir :

At your request we are sending you a list of second-hand books which we have for sale. We expect soon to issue our quarterly catalog with much useful information relative to our books. When it is completed we shall send you a copy. We have bought the extensive collection of the late Robert Steele, but could not include the titles in this list,

as it will take some time to prepare a comprehensive advertisement.

If you will kindly fill out and mail the enclosed card it will be of assistance to us in revising our mailing list.

Yours truly, (102)

35

Gentlemen :

For the past six months we have devoted our time, energy, and resources in the development of the best and most comprehensive line of Knitted Military Fabrics in the country.

We have sold very large quantities of these fabrics to the Canadian Government, the Canadian Red Cross, War Relief Societies, and others, in addition to the sales made through our regular channels.

There are fabrics in our line that you need !

Look over the list given below, check the articles that you are interested in, return this letter—and we will immediately send you samples and complete information.

Yours very truly, (102)

36

Dear Sir :

You can buy a Packard Car or Truck with a certainty that should the price be reduced, the amount of the reduction will be refunded to you. Furthermore, this Price Insurance Policy will apply to all new Packard vehicles delivered since January 1. On the other hand, should it be necessary to advance the price, previous purchasers would benefit, in that present prices would apply.

What could be a fairer policy ? It is typical of Packard from its very inception to deal squarely and in a straightforward way—to protect its customers' interests by permanent business methods of fairness and justice.

Very truly yours, (106)

37

Gentlemen :

Referring to our participation in the Canada Steamship Company syndicate and to the loan which was made to the syndicate, we shall be pleased to have you send us some information in regard to the present situation of the enterprise. Some time ago we received, through the Western Trust Company, a statement of what had been accomplished, giving some details also in regard to the future scope of the enterprise.

Many of our clients would appreciate whatever information you can give them concerning the status of the scheme at the present time and any details that would prove of interest to them.

Yours very truly, (106)

38

Dear Sir :

I thank you very much for the receipt of your letter enclosing a list of securities which you have received from your wife's estate. Permit me to inform you, however, that they are included in the list of your holdings now in my possession. Practically all the transactions were made through the firm of Spencer Trask & Company. Naturally I had a record of them under your name.

Let me assure you that I look over your account regularly, and in the future, as in the past, I shall bring to your attention any trades which appear attractive from your point of view.

Sincerely yours, (107)

39

Dear Sir :

After the completion of the work at New Westminster, please take charge of the wiring of the Morris Building at Prince Albert. We have forwarded the specifications to you there.

We want this to be one of our most perfect pieces of workmanship, and we rely upon you to execute it in the best possible manner. All conductors, however well insulated, should be treated as bare, so that under no conditions now existing, or likely to exist, can a short circuit occur. In all the wiring pay special attention to the mechanical execution of the work. Omit nothing that will add to the security and efficiency of the system.

Very truly yours, (114)

40

Dear Sir :

We shall ship you, in accordance with your letter of the 14th of this month, a sample carload of paper at the market price of $3.15 per hundred pounds, f.o.b. Port Arthur, and we are glad to name, as a contract price for one year, $3.00 per hundred pounds. In the event that the contract is placed with us, we shall rebate to you the difference between the price of the sample carload and the contract price.

A sample of the paper that we supply is enclosed. We are very glad to have had your inquiry, and hope we may have the pleasure of entering your order.

Very truly yours, (119)

41

Gentlemen :

We are surprised to have no answer to our recent explicit letter regarding the Stone Furniture Company claim of $51 placed in our hands for collection.

We have special instructions from our clients to give you every chance to settle this claim without resort to harsh or unusual methods—however justified by neglect and indifference on your part. Our clients also ask us for an accurate report relative to your worthiness for further credit.

Send quickly a remittance in settlement and thus repair any injury to your credit standing that possible oversight may have unnecessarily occasioned.

Kindly have the courtesy to give this your careful, considerate attention—at once.

Yours very truly, (115)

42

Dear Sir :

After I saw you last Wednesday, I called on the executrix of the Sears Estate in regard to the matter you had referred to me, and ascertained that the affairs of the estate are still in the court. My opinion is that we are at a disadvantage for the reason that our claim was not filed until after all the other claims had been allowed. The executrix agrees to pay it if she can get an order from the court to do so. It would be well for you to be present when the matter comes up on Monday afternoon. We shall do the best we can to secure the order.

Yours truly, (115)

43

Dear Sir :

Your explanation of your appearance before the Southern Classification Committee is in our hands. We do not mean to criticize your action or the expense items which necessarily follow, but if we are to be interested in matters of this kind, it will be absolutely necessary for us to know of these meetings a reasonable time in advance.

Since we now have a distinct financial interest in this Southern Classification Meeting, we want you to remain behind the affair until satisfactory results are obtained.

We are enclosing check covering our proportion of the expense.

Very truly yours, (99)

44

Gentlemen :

Permit us to call your attention to the enclosed circular describing our new cabinet system for saving postage.

This cabinet is a new departure in office furniture, and it is attracting the attention of business men the world over, as is evidenced by the large number of inquiries and orders we are receiving.

The circular gives full particulars of the cabinet system, explains the manner of using, shows where the postage is saved, and gives prices, terms, etc.

You will also be interested in the swinging typewriter stand, described in the circular. This is not only the most practical and convenient typewriter device offered for sale, but, when furnished in accordance with our latest special offer, is also the cheapest on the market.

Yours truly, (126)

45

Gentlemen :

Have you stopped to figure out why some of the best known printers and publishers have recently gone to great expense to move away from New York? The various economies realized by so doing are evident. Harrisburg, Pennsylvania, a large center of distribution, offers unexcelled facilities.

We are in a position to extend to you the same advantages that others are gaining without forcing you to go to the original expense. Our modernly equipped plant is at your disposal for any amount of book or magazine printing. We also maintain a New York office to enable you to keep in close touch with the work.

Our New York representative will be glad to call upon you at any time. The enclosed card is for your use.

Very truly yours, (129)

46

Dear Madam :

We are informed that you and Miss P. B. Porter are the owners of the property number 7112 French Street, which also includes the property numbered 7110.

We wrote to Miss Porter on June 13 asking her whether this property was for sale, and if so, to state the price. If the price is reasonable, we think we have a purchaser for all or part of the property.

We have not heard from Miss Porter as yet. Inasmuch as we should like to give our client a definite reply, we shall appreciate it greatly if you will let us know immediately whether this property is for sale and at what price. If you prefer we shall gladly send a representative to Regina to talk the matter over with you personally.

Yours very truly, (145)

47

Dear Sir :

At the present time we are very much in need of coal carriers at the mines at our different divisions. We have gone carefully into the question, and we find that we have on hand, consigned to you at Saskatoon, fifty-four cars loaded with coal, and almost as many at other stations in and around Saskatoon. In addition, there are forty-eight cars *en route* to various other points. It is evident that too many of our cars are now under load in your trade.

May we ask your co-operation in getting these cars unloaded at the very earliest possible date? Please take the matter up with your consignee at once and advise us as soon as you possibly can when we may expect you to return the cars empty to us.

Yours very truly, (138)

48

Gentlemen :

Please accept our thanks for your check of $44.45 which we have just received. When preparing your settlement you must have overlooked the notation on our invoice reading "Freight bill must be sent if credit is desired," as the expense bill did not accompany your deduction of $1.02.

To be protected against the frequent errors made by the railroad company, it is necesary to verify all freight charges. As claims are not entertained without the original expense bill, you will assist us materially by forwarding that document promptly.

Freight chargeable to our account represents so much cash, and may be so considered at any time. If you are without the expense bill when remitting, please forward it for credit when you receive it and deduct that amount from your subsequent settlement.

Very truly yours, (143)

49

Dear Mr. Fiske :

Time has greater value than anything else you deal with, and we are certain that you are desirous of increasing your profits and eliminating waste effort and time.

If you are making more than one copy at more than one operation, or if you are adding and listing the items at separate operations—then there is a waste of time, and time means money.

The superiority of the flat writing principle of Elliott-Fisher Machines for all kinds of order and billing work has been thoroughly established by exhaustive tests. Whether the simplest kind of one-copy work or the most complex order and billing system is used, Elliott-Fisher flat writing-

surface machines will do the work more rapidly and cheaper than the same work can be done by any other plan, system, or machine.

Yours very truly, (142)

50

To Whom It May Concern :

The bearer of this letter, Mr. Joseph H. Pleasant, has completed the study of law and has been admitted to the bar in this State. He now intends to locate in some town for the purpose of establishing himself in his profession. During his law course he did much of his studying in my office, and proved himself to be industrious, capable, and an excellent student. For the past six months, since his admission to the bar, he has assisted me materially in the preparation of cases for trial, and in the trial of the same, and I feel sure he will succeed as a lawyer. I am confident that wherever he goes he will make friends, in a social as well as in a professional way, and that those who entrust their business to him will find that he is worthy of their confidence.

Respectfully, (151)

51

Dear Sir :

We enclose a proposition relative to Naphtha Soap, which we believe deserves your immediate consideration. At present we are engaged in expensive work in this territory on behalf of P. & G. Naphtha Soap. It is of the greatest importance that the trade should have the brand in stock to meet the numerous daily demands made on the retail grocers as the result of the house-to-house canvass and demonstrations made by our special advertising crew.

Should the accompanying proposal be acceptable to you, please sign your firm name in the space provided for it

and return the pink slip to this office, retaining the white slip for your files. If you decline the offer, kindly return both slips. Please note that, in lots of five boxes, we make free delivery from our own stock for your account.

Yours truly, (143)

52

Gentlemen :

We have just received your letter dated the 25th of this month, but by this time our letter withdrawing the price quoted to you will be in your hands. We regret the circumstances, but we are unable to control conditions in the market on this product, nor can we hold open offers to sell for any great length of time. Moreover, we are not making any quotations for goods delivered ; all prices are made f.o.b. mill, less an allowance for the carload rate of freight, which, as we have previously stated, is 45 cents per hundred-weight from our mill. If the order were placed to-day, however, the price would be $2.90 per hundredweight, less 40 cents freight allowance, and less 3 per cent for cash.

The proposition as you have figured it out is correct. You pay the freight and send us the railroad company's expense bill, and we credit your account with the amount paid.

Yours very truly, (168)

53

Gentlemen :

What you need is a damper regulator. This controls the movement of the dampers in connection with boilers according to the rise and fall of steam pressures. It will control one or more dampers either singly or in battery formation, the largest equally as well as the smallest, thereby obtaining and maintaining a constant, uniform,

and invariable steam pressure on boilers. This makes it possible to effect a very large saving in fuel consumption, repairs to boilers and boiler furnaces, and secures the many other desirable results which are brought about by a uniform steam pressure.

This regulator possesses many unique and advanced features of construction that make it sensitive to a degree, positive and accurate in operation, and economical in maintenance.

Call at our demonstration rooms and we will show you how it works.

Yours truly, (138)

54

Dear Sir :

As the owner of a motor-car you want to deal with an establishment that has the proper facilities for handling all of your requirements to your entire satisfaction—at especially low prices.

We render prompt and courteous service alike to the owner of a Ford or a Rolls-Royce, whether your order amounts to a few cents or to several thousand dollars.

One of the chief factors in our success—a factor that will interest you—has been our readiness to attend to the most trivial repairs at a moment's notice. We can manufacture or supply anything you may require for your automobile, at prices considerably lower than obtain elsewhere. We can duplicate, at a minimum of expense, any special open or closed body shown at either of the Automobile Exhibitions.

Before you place your order for the renovating of your car for spring and summer use, may we not submit an estimate for your consideration? You may be certain that our bid will interest you.

Yours very truly, (172)

55

Dear Sir :

In accordance with your request for information as to the progress made in securing an additional width of twenty feet for the widening of the Wilmington Pike, I called upon and interviewed the owners according to the list that was given to me by you. I have also seen several others whose names were not shown on the plans or on the list.

It is impossible to secure options from the owners whom I saw on the first visit. They all seem to be in favor of a good road, but very few care to give up the ten feet willingly. The majority of them hesitate also to name a price for fear they would not be properly reimbursed.

There is a tendency to ascertain what the neighbors expect to do before an owner will place a price on his own property. Very few of them realize the benefits that would eventually be derived from the good road, and it is a difficult matter to make them see the point.

Yours very truly, (175)

56

Gentlemen :

It is proposed to erect during the coming year on a prominent corner, close to Union Square, a building specially designed and constructed for publishers and the allied trades, such as photo-lithography, book and magazine binding, and high grade electrotyping and printing. The building will be eleven stories high, and of high-class construction. The area will be fifteen thousand square feet, and the net space on each floor about twelve thousand square feet. It will be completed and ready for occupancy by February 1st.

Messrs. L. N. Little & Company purpose taking large space in the building for their entire business, and, by their permission, we use their name. They strongly believe that it would be mutually advantageous for publishers and the allied trades to be under the same roof.

If your present lease expires in time to enable you to make a lease in this new, ideally located and constructed building, to date from Feb. 1st, we shall be glad to give you more detailed particulars and show you the plan of the building.

Yours very truly, (183)

KEY TO ARTICLES

Freedom

Many politicians of our time are in the habit of laying it down as a self-evident proposition that no people ought to be free till they are fit to use their freedom. The maxim is worthy of the fool in the old story, who resolved not to go into the water till he had learned to swim. If men are to wait for liberty till they become wise and good in slavery, they may indeed wait for ever.—*Macaulay.* (78)

Work

I pity no man because he has to work. If he is worth his salt, he will work. I do envy the man who has a work worth doing and does it well. There never has been devised, and there never will be devised, any law which will enable a man to succeed save by the exercise of those qualities which have always been the prerequisites of success, the qualities of hard work, of keen intelligence, and unflinching will.—*Theodore Roosevelt.* (79)

Obstacles

Young men need to be taught not to expect a perfectly smooth and easy way to the objects of their endeavor or ambition. Seldom does one reach a position with which he has reason to be satisfied, without encountering difficulties and what might seem discouragements. But if they are properly met, they are not what they seem, and may prove to be helps, not hindrances. There is no more helpful and profiting exercise than surmounting obstacles. The experiments in which inventors, for example, have seemed to fail, have been their stepping-stones to success, giving them a better understanding of their materials and their

objects, showing them the direction in which to make more hopeful experiments and often opening and clearing the way to the full realization of their plans. Equally in every department of life, obstacles surmounted represent ground won, progress effected, the desired end brought nearer.—*Dr. Peabody.* (148)

Real Men

Those who only work for what they can get by it, we may be quite sure, are men only capable of very mediocre services ; these quite inferior servants of society could not, to save their lives, produce anything that we should be sorry not to have ; could, in fact, not do well without. A fact, this, that cannot too frequently be borne in upon us : the fact that all the best work that has ever been done in this world has *always* been done by men neither asking nor seeking a profit for the doing of it. All the stoutest battles have been fought, all the most noisome diseases have been battled with, all the choicest things have been made for us—for money ? No ; nor for the thought of money. . . . These were real living men ; live men with living souls ; they *knew* what was worth having and got it.—*A. H. Mackmurdo.* (150)

National Ideals

That orderly liberty which is both the foundation and the capstone of our civilization can be gained and kept only by men who are willing to fight for an ideal ; who can hold high the love of honor, love of faith, love of flag, and love of country. It is true that no nation can be really great unless it is great in peace ; in industry, integrity, honesty. Skilled intelligence in civic affairs and industrial enterprises alike ; the special ability of the artist, the man of letters, the man of science, and the man of business ; the

rigid determination to wrong no man, and to stand for righteousness—all these are necessary in a great nation. But it is also necessary that the nation should have physical no less than moral courage ; the capacity to do and dare and die at need, and that grim and steadfast resolution which alone will carry a great people through a great peril. —*Roosevelt.* (158)

Hydro-electric Power

As to whether hydro-electric central power stations are destined to take the place of coal-burning stations, the opinions of the men most in touch with the situation vary. The general opinion appears to be that both kinds of stations will play important parts in the unified systems now being developed. Water power has the advantage of being, in the long run, inexhaustible ; whereas coal deposits, however extensive, are limited. But the present coal resources of the world's principal countries are so large that the problem is not one likely to affect this generation. Furthermore, in practice, water power is generally subject to such large seasonal fluctuations that it does not give the steady power supply to be obtained from coal. The expenses of erecting a hydro-electric plant are in most cases considerably greater than those of steam plants. Water power also usually requires to be transmitted over a greater distance than power derived from steam, as the steam plant can be located in the center of the consuming area, whereas the water-power plant is of necessity located at the falls.—*The Americas.* (182)

Municipal Government

Municipal government, or the government of a village or city, is, in many particulars, like a department store with its several departments of health, public safety, education, justice, etc., in which we are all stockholders and

partners. It is to our interest to see that the fire department is well equipped, that the water pressure is sufficient, that its administration is efficient, in order that our property may be protected from destruction by fire. This interest is on the same level as is our interest in seeing that our grocer uses a pair of scales that will give us what we pay for. In no sense can this business instinct be construed into meaning allegiance or love of country. Our love is for our country, not for our state, county or locality. It is the love of country that makes all state and local government secure and worth while, that leads men to leave home, business, and all personal interests and offer themselves for their country's good. (167)

Banking

The existence of confidence in banking institutions is seen in their functions of credit. People deposit money in the bank for the purpose of saving it or for the purpose of drawing checks against it. In either case the people have confidence in the bank. If they deposit for the purpose of saving, the bank uses the money commercially. It makes loans to industrial enterprises, receives interest in return and then pays to the depositor part of the interest thus received for the money used. Banks accept checking accounts because, by this means, they secure the use of surplus money. On the other hand, the depositor opens a checking account in order to pay his bills through bank credits without the intervention of money transactions.

Another leading function of banks is the discounting of notes, bills of exchange and other forms of commercial paper. A merchant may have a note payable in sixty days and may wish to realize credit on this note without delay. By taking it to the bank he secures in return for it money or credit. Naturally, for this accommodation he pays a

discount, which is one of the chief sources of revenue to banking institutions. In a similar manner, banking houses discount bills of exchange. (210)

Concentration

The great difference between those who succeed and those who fail consists in the amount of intelligent work done by each. The one-talent man who concentrates his powers upon one unwavering aim accomplishes more than the ten-talent man who scatters his energies, and never knows what to do next. Nothing can take the place of an all-absorbing purpose. Men are seldom out of work because they can't get work, but a good many are out of work because they won't work. There are millions of men who are comparative failures, and people say they are not "smart enough"; they haven't the "stuff" in them. It isn't a lack of brains that keeps them down; it is lack of "git-up-and-git"; it is lack of ambition; it is lack of desire. (134)

British Columbia

The latent wealth of British Columbia consists of timber, coal, iron, copper, lead, silver, gold fish, fruit, and general agricultural products, etc. These, as we all realize, are exactly the things that are required for daily use in the very populous countries round the Pacific Ocean, where trade is so rapidly developing, and as the Province is so favourably situated for the trade, and has such a vast coast-line and possesses practically the only safe and commodious harbours north of San Franciso, it is bound to capture the major part of the shipping business of that ocean. This fact is already being demonstrated, for but a few years ago a dozen small steamers did all the trade of the north-west coast; now there are many large and

important steamship lines of the finest class of vessels sailing from Vancouver and Victoria.

Added to the important natural conditions already mentioned, British Columbia is a beautiful country with a very healthy climate, with good laws, free education, and is eminently adapted as a home for the people of all classes. (178)

Advertising

Advertising makes goods known to the consumer, it makes more goods known to him, and it familiarizes him with the arguments in connection with the various commodities in such a way that he becomes a greater buyer, a more discriminating buyer, and a critic of the comparison between the goods and the advertised service of those goods.

The consumer, therefore, requires of the dealer two or three things which he did not formerly demand. His knowledge makes it necessary for the dealer to carry the stock the consumer asks for instead of using his own judgment upon its value. The consumer, by asking for certain brands, makes less claim upon the dealer's time, because of the fact that he is already sold, and demands only the delivery of the package. Further, the consumer, learning from the advertising of the many uses for the product, buys more of it, and therefore the individual purchases of the dealer are increased, and his stock turns over with greater speed. (166)

Of Studies

Studies serve for delight, for ornament and for ability. Their chief use for delight, is in privateness and retiring ; for ornament, is in discourse ; and for ability, is in the judgment and disposition of business. For expert men can execute and perhaps judge of particulars one by one ; but the general counsels and the plots and marshalling

of affairs come best from those that are learned. To spend too much time in studies, is sloth ; to use them too much for ornament, is affectation ; to make judgment wholly by their rules, is the humor of a scholar. They perfect nature, and are perfected by experience. For natural abilities are like natural plants, that need pruning by study ; and studies themselves do give forth directions too much at large, except they be banded by experience. Crafty men contemn studies ; simple men admire them ; and wise men use them. For they teach not their own use ; but that is a wisdom without them, won by observation.—*Francis Bacon.* (164)

Work and Play

There are some who seem unable to discover the true spirit of work. It is revealed to the ambitious and enthusiastic ; the indolent and indifferent seldom suspect it. Workers in the first category attack work with zest, and the performance of it gives joy ; those in the second category assume that work is drudgery and can be shirked in some measure, but they know that it cannot be altogether avoided. They long for abundant leisure, and think that leisure is the key that easily unlocks the doors to pleasure. They delude themselves. Work, rightly approached and properly undertaken, not only gives pleasure, but also enables the worker more thoroughly to play. To know how to work is as important as to learn how to play. Play is complementary to work, and work and play are necessary for the living of a full life. Neither should be allowed to become all absorbing. Both can be, and should be, made pleasurable and profitable. The wise know how to reinvigorate themselves for the performance of strenuous toil. They know, too, how to harmonize work and play, for

they keep both in prefect poise, the one ever helpfully contributing and enriching the quality of the other. (202)

The Development of the Human Body

The finer structure of the adult body may perhaps be best understood by reference to its development. The human body, like that of other animals, originates from a single cell. A cell in the biological sense is a small and definitely circumscribed mass of living substance. This living substance, or protoplasm, possesses certain peculiarities which distinguish it from inorganic substances. Chief among these peculiarities are the powers of growth and reproduction. By virtue of the former, the bit of protoplasm which constitutes a cell is able to add to itself from its surroundings, while through the latter faculty the cell thus enlarged is capable of dividing into two or more cells, which may again increase in size and repeat the process.

It is through this alternation of cellular growth and cellular division that the vital units or " building stones " of the body are evolved. In the beginning there is only one of them. It divides ; then the resulting cells grow and divide, and their progeny repeat the process till several billions have been formed. At first the cells are all alike, but gradually as development proceeds they become specialized ; some are evolved into skin, others metamorphose into muscle fibres, still others become blood cells, and so on till all the elements of the body are formed.

A few cells persist from birth till death, but the great majority have a relatively short life, and are constantly being replaced by their descendants. So rapid is the change, even in an adult man who is merely obtaining a bodily equilibrium, that the average number of cell divisions is several millions a day. The discarded cells are either

removed at once or retained for varying periods to serve in the capacity of protecting or supporting structures. The living cells, the dead cells, and the various cell products constitute the entire bulk of the body. (311)

Tact

Tact, like all social excellence, is almost given as a present to some people, while others with all possible labor never acquire it. As in billiard-playing, shooting, and all these other facilities which are partly mental and partly physical, many never can pass a certain point of mediocrity ; but still even those who have the talent must practise it, and only become really distinguished after hard work. So it is in art. Music and painting are not to be attained by the crowd. Not even the just criticism of these arts is attainable without certain natural gifts ; but a great deal of practice in good galleries and at good concerts, and years spent among artists, will do much to make even moderately-endowed people sound judges of excellence.

Tact, which is the sure and quick judgment of what is suitable and agreeable in society, is likewise one of those delicate and subtle qualities or a combination of qualities which is not very easily defined, and therefore not teachable by fixed precepts. Some people attain it through sympathy ; others through natural intelligence ; others through a calm temper ; others again by observing closely the mistakes of their neighbors. As its name implies, it is a sensitive touch in social matters, which feels small changes of temperature, and so guesses at changes of temper ; which sees the passing cloud on the expression of one face, or the eagerness of another that desires to bring out something personal for others to enjoy. In nothing is this quality of tact more useful than in preparing

the right conditions for a pleasant society, in choosing the people who will be in mutual sympathy, in thinking over pleasant subjects of talk and suggesting them, in seeing that all disturbing conditions are kept out, and that the members who are to converse should be all without those small inconveniences which damage society so vastly out of proportion to their intrinsic importance. (322)

The Night Hawk

During the twilight hours of summer the ear sometimes catches a strange, high-pitched note coming out of the sky. Should you be urged by curiosity to resign a comfortable chair for a place of observation, you will discover that the sound is sent forth by a bird flying high overhead. After a moment's watching, you exclaim in admiration, " What wonderful flight ! " Now rising with rowing wing strokes ; now pausing to tumble from position and start a new course ; then suddenly plunging straight toward the earth through a splendid curve in the nick of time to avoid calamity, it rushes by you with a boom of vibrating feathers to soar swiftly above the housetops. Birds typify freedom, and the night hawk's flight is the expression of joyful liberty.

Fascination over the night hawk's mastery of the air is followed by interest as to the meaning of its erratic flight. You think of the direct course of other birds to the feeding grounds, to and from the nest or in tours south for the winter. Then you are reminded of the swallow. Here is an old friend whose tortuous flight is similar to the night hawk's. You know the swallow's aerial course is determined by the flying insects which it pursues and upon whose hosts it feeds the summer long. You infer a similar reason for the night hawk's strange feats—darting, diving,

turning to seize in its wide-open beak the winged pests swarming in the air over town and countryside. What the swallows do by day the night hawks carry on in the twilight and early dawn. You wonder how insect life can continue under the constant persecution of hungry birds. And you wonder, too, what human life would be without the co-operation of the birds. (300)

Central Filing

As business expands and details multiply, they soon pass beyond the control of any one individual. The work is then divided up. One man is placed in charge of one detail and another is assigned to some other duty. These men become the department heads or specialists of the organization, under whom labor the army of subordinates. The work of each department is distinct in itself and yet many are interdependent. As the time of the several department heads must not be wasted in calling upon each other, the function of the central file is to provide the necessary interchange of information and instruction by promptly producing the correspondence and documents bearing upon the subjects of inquiry, no matter from what source they had originally been received, or from what angle they are desired.

The basic element in the matter of speeding up and avoiding delays is assurity of facts. No guess-work will do. Mistakes are too costly to be countenanced, and cannot be tolerated.

The central file not only gathers but disseminates data, and does it quickly and accurately, and at reduced cost of operation, if properly organized. But there must be no over-organization, no red tape to overbind, and reduce the profits made from quick action. Its purpose, which

should never be lost sight of, is speed and reduced cost of operation in the conduct of the business as a whole.

In order to show that a proper filing system brings with it quicker action and a reduction of operating costs, it is only necessary to study the methods of big and progressive concerns. In principle, these methods are much alike, but they differ widely in detail. No two concerns even in the same line of business do things in precisely the same way. (298)

Singleness of Purpose

The most important spur toward success is a dominating purpose—a desire that has become so fixed in the consciousness that it is uppermost in the mind first, last, and all the time.

If our desire for business success is strong enough, it will take such a hold upon us and possess us so completely that success will be ours. For such a desire will never leave us for a minute, and it will overcome all obstacles that may be thrust in our path. If we want a thing intensely enough we will find a way to get it.

The immortal Lincoln wanted to read a book that he could not afford to buy, so he walked forty miles to borrow it. That is what is meant by a desire that overcomes all difficulties. And this intense desire, that brooks no interference, is one great step towards the attainment of success. Without such an overwhelming purpose, no great success will come. For such a desire is the beginning of all successful endeavor.

The mere possession of such a desire is not in itself enough, however, to bring you to all that it implies, but the desire will stimulate you to action, and to be constantly and intelligently active, will surely bring success.

There may be in your life some elements which you are unable to control, but they are few and unimportant compared to those you can control. Your character, your career, and your fortune will be largely what you make them. You can have what you desire within reason, if you will follow the rules of success. And, as stated, one of the principal rules is singleness of purpose. It means keeping your desire always before you—as the needle to the pole—and then working for it steadily and surely through sunshine and rain, through good times and bad times, through lean years and fat years, until you reach the goal. (323)

The Management of a Corporation

A corporation is managed by a board of directors elected by the stockholders, and subject to the provisions of the corporation's charter and by-laws. The number of directors is often prescribed within certain limits by the state laws—as, not less than three nor more than thirteen—and, within these limits, is fixed by the charter or by-laws. The directors may act only in duly assembled meetings, and their decisions or instructions, usually expressed in the form of resolutions, are carried out by the officers of the company or by special agents appointed by the board of directors.

The officers usually elected by the boards are a president, one or more vice-presidents, secretary, treasurer, and sometimes a general manager as well. In the larger corporations assistants to these officers are also elected. The duties of the officers are fixed in a general way by custom, but are varied with the needs of the particular corporation. The by-laws should state clearly the specific duties of each officer. Occasionally, the statutes prescribe

some of the official duties, as in New Jersey, where the statutes provide that stock certificates must be signed by the president and treasurer of the corporation.

The president of a corporation usually has charge of its general business activities and usually presides at all meetings of stockholders and directors. His powers and duties should be explicitly set forth in the by-laws. The vice-president performs the duties of the president in his absence. Any special duties assigned him should be stated in the by-laws. The secretary has charge of the corporate seal and must affix and attest it when necessary ; he usually takes charge of the corporate records and also of the issue and recording of stock. The treasurer has charge of the corporate finances. He signs all checks, sees to their proper countersigning, and usually participates in the execution of all instruments pertaining to the financial transactions of the company. (328)

Economics

Economics is the science of housekeeping. That is the origin of the word—the laws of the house. It began in the times of ancient Greece, when the house was the unit of life, that is, when aggregated life was the family and the house was its centre. Later on a Frenchman added the word "political" but that was because the unit of life had become bigger than the household. It had become the city or the country. So we may say that Political Economy is the science which governs the business relationships which obtain within the larger and wider boundaries of the big family, the nation. It came to mean this just as the large States came into being. There are other relationships, not based upon the production and the distribution and the interchange and the consumption of

"goods"; there is the relationship between man and wife and between father and son. But, however large the family may be, Economics is still in essence the same thing—it is the science which governs mutual service, which deals with reward and the distribution of good things. In short, Economics is the science of making our living.

Notice the plural! Making our living. To make my living, I bring into play my own profession. Perhaps I use electricity, and am an electrical engineer; perhaps I use a measuring rod and am a surveyor. Economics comes in when we consider how we make our livings mutually. That is the difference. There was no Economics for Robinson Crusoe—until Friday came. The science of mutual dependence upon each other is the science of Economics. We may believe that this science is more likely to prosper if men emphasize their individual responsibilities; we may believe that a much closer fusion is necessary, under a sterner authority. We may be Individualists or we may be Socialists. In either case men must get their livings by corporate endeavor, by rewarding each other for doing things for each other, by some sort of distribution of the things which we find, or make, or suggest. (347)

Habits of Work

Habits are not all bad habits. Good habits may be as strong as bad ones, and should be developed to the greatest extent possible. The formation of habits tends to standardize work, and standardization of work is one of the greatest aids to the efficient dispatch of it. The habits of prompt and correct filing of papers, using a standard form of address in correspondence, securing for one's self such information as is needed without unnecessary interference with others, devoting similar parts of the day to similar work, arranging

papers in the order in which they are to be used, all obviate the time and mental effort of decision in individual cases. Hence rules should be established standardizing all procedures which are capable of standardization, and exact obedience to those rules should be required, but standardization must not be permitted to engender love of routine for the sake of routine, that would make an end out of a means.

Wise rules may seem foolish at times ; in emergencies the following of a wise rule may have provided the single element of success. In a large office there was a rule that the treasurer should not sign a check which was not initialed by the bookkeeper to indicate that it had been entered in the cash record. One day an uninitialed check for a large amount was presented to him for a signature. He spoke to the bookkeeper over the telephone, and was assured that the check would be recorded as soon as it was signed. He thereupon signed it, and had it returned to the accounting department. In the meantime the bookkeeper was called to the president's office on another matter, the recording of the check was overlooked, and a few days later an overdraft of the bank account resulted. The treasurer was the offending person most at fault. He had disobeyed a wise rule which at the time seemed foolish in view of the bookkeeper's assurance that the matter would receive his attention. (335)

Some Hints of Business Good Manners

Among my business acquaintances is a salesman whose hat cost his firm an $8,000 order.

The fault did not lie with the hat itself. It was a perfectly proper piece of headgear, in the latest mode, and probably

cost a standard price at a standard hat shop. But the salesman did not know how to wear it. He had not yet learned that a hat set rakishly on the back of the head and at a Broadway angle, in the private office of a business man whose mind at the moment was not at all in harmony with the easy-going and hail-fellow mood that the salesman's outward appearance suggested, was bad business. The buyer's attention was fixed upon facts and figures; his need for this moment was an alert salesman who could give him specific, rapid-fire information. A good salesman would have avoided even the outward appearance of that easy familiarity that a tilted hat gives.

A good salesman, too, would have known that it is not customary to wear a hat in the private offices of a high-class concern, especially when there are women employees present. Some business men resent such a gaucherie—not consciously, perhaps, but sufficiently to become a bit resentful toward the offender and to put themselves into a negative attitude toward it, as in this instance. The salesman with the tilted hat failed to establish the proper atmosphere, the sale was deferred, and eventually another concern got the order.

And I speak with authority of this instance, because I was the buyer.

My opinions in such matters are valuable only in so far as I represent the average business man. I am observant of details—of significant details that convey useful information to me concerning the character and quality of the man with whom I am dealing. The average business man may not notice details in an individual with as much care as he notices details in a piece of goods he is buying. Yet an important part of an executive's job is to size up his visitor, to know the individual so well and to form estimates

so quickly and so accurately that a great deal more information may be gained from him than his mere outward appearance may seem to warrant. And in learning how to estimate my visitors I have acquired a more or less definite attitude on several points.

Among my office callers who are least welcome are those who overstay their leave. There is not a business man who does not lose time and patience with this particular type of bore. The methods of getting rid of him range from frank requests to retire, owing to the "pressure of other work in the office," to tactful hints from well-trained secretaries, telephone operators, or other confederates. As a rule, a visitor who knows so little of the ways of business as to require such a hint is not a desirable business friend.

I have decided many times against placing orders with concerns whose representatives are inclined to consume a needless amount of time in what they doubtless regard as "establishing the personal touch." I do not believe I differ from the average business man when I hold that the proper manner for establishing the personal touch is to restrict a business conversation to business topics that can be more advantageously discussed in person than by correspondence, and to refrain from attempts at social intercourse except when the common interests of the buyer and seller extend beyond the business immediately at hand and by tacit consent the conversation makes a natural and personal shift. Artificial attempts to put this conversation on other than business grounds may meet with coolness if not resentment—and take too much time. A salesman's golf score or his opinions of the war are of slight moment to me when my attention is engrossed upon the delivery date of some goods that I require—and when

there are callers waiting in the outer office. So, as a rule, I avoid business with firms whose representatives don't know when to go.

First cousin to the caller who stays too long is the telephone visitor.

The head of one of the smaller concerns with which I do occasional business is a care-taking, conscientious, detail man, who makes a telephone call a ceremony. With painful regard for specific figures, ranging from dates on old correspondence to verbatim reports of conversations, he begins his talk at the beginning and pursues it logically, ponderously, step by step, to its bitter end. He leaves nothing to the imagination. He assumes no knowledge of the subject on your part. And he won't allow you to interrupt him—the thought that I may be engaged at the time he calls me up does not occur to him ; as soon as he hears my voice he launches his set piece, and unless I check him peremptorily I am tied to the telephone instrument for fifteen minutes or more. He is not an isolated specimen ; he is a type. He is a type, too, that I prefer not to do business with if I can avoid it. He wastes too much time and tries too many patiences. The motto "Be brief," is to him only an academic observation.

Smoking is such a general habit among business men that few offices have made rules against it that apply to callers. I smoke myself. In my desk I keep a box of cigars to offer to my visitors. Yet I must admit that I have not entirely reconciled myself to the occasional salesman who enters my sanctum with a cigar in his mouth. He is assuming a privilege that is not accorded in every office. To have a comparative stranger treat my private office as if it were a public hallway without showing the consideration for the occupant that he may think is his due, nettles

me a bit, I must admit. Some business men have definite aversions to tobacco. Most salesmen know this and take no chances. Some sales managers instruct their men to this effect. To bring a lighted cigar into a buyer's office may cost an order. A tactful office caller takes this into consideration—and if he is not tactful I am predisposed against him.—*Kendall Banning.* (1054)

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